

# **MONTANA RURAL DEVELOPMENT PARTNERS, INC.**



Rural Resource Team Report

**Rocky Boy's Indian Reservation**

**November 12 - 13, 2002**

**MT RDP Mission**

As our Mission, the Montana Rural Development Partners, Inc. is committed to supporting locally conceived strategies to sustain, improve, and develop vital and prosperous rural Montana communities by encouraging communication, coordination, and collaboration among private, public and tribal groups.

## **THE MONTANA RURAL DEVELOPMENT PARTNERS, INC.**

The Montana Rural Development Partners, Inc. is a collaborative public/private partnership that brings together six partner groups: local government, state government, federal government, tribal governments, non-profit organizations and private sector individuals and organizations.

An Executive Committee representing the six partner groups governs MT RDP, INC. The Executive Committee as well as the Partners' membership has established the following goals for the MT RDP, Inc.:

- Assist rural communities in visioning and strategic planning
- Serve as a resource for assisting communities in finding and obtaining grants for rural projects
- Serve and be recognized as a neutral forum for identification and resolution of multi-jurisdictional issues.

The Partnership seeks to assist rural Montana communities with their needs and development efforts by matching the technical and financial resources of federal, state, and local governments and the private sector with locally conceived strategies/efforts.

If you would like more information about the Montana Rural Development Partners, Inc. and how you may benefit as a member, contact:

Gene Vuckovich, Executive Director  
Gloria O'Rourke, Deputy Director  
Montana Rural Development Partners, Inc.  
118 East Seventh Street; Suite 2A  
Anaconda, Montana 59711

Ph: 406.563.5259

Fax: 406.563.5476

[genev@mtrdp.org](mailto:genev@mtrdp.org)

[gloria@mtrdp.org](mailto:gloria@mtrdp.org)

<http://www.mtrdp.org>

## **EXECUTIVE SUMMARY**

The elements are all here for the Rocky Boy Community to have a successful future. To become a growing, vibrant community takes people willing to roll up their sleeves and go to work. Once this nucleus begins to exert effort, it will begin to show more and more success. Then this nucleus needs to expand to include more and more of the community until the entire community is involved. But the work is not on the big jobs; it is on small ones that can be achieved quickly. The big ones come later after the Rocky Boy's community has seen the results of the smaller efforts and sees that it can accomplish things.

There is a number of short-term, accomplishable recommendations that the resource team has provided. The most important thing is to get the entire community involved in trying to find ways to accomplish its goals. A few celebrations at the successful conclusion of an activity that has involved a large number of citizens will lead to a feeling of accomplishment that will carry over into other activities. Look through the suggestions, pick out one, and get started!

Each of you individually must decide what it is that you want to do—what kind of project you want to tackle. There are enough tasks for everyone. Each small step, every accomplishment, no matter how limited, is movement in the right direction toward achieving Rocky Boy's goals. It can be done! There is no problem-facing you that cannot be solved by the people living in the community. It is your choice, your decision; you can do it. The Montana Rural Development Partners, Inc. can only help you to help yourself.

On behalf of the Rocky Boy's Resource Team, I want to thank the community and sponsors for the warm hospitality shown to us during our stay. The accommodations were outstanding and certainly deserve a gold star from this team! Thank you very much.

We hope you will find great value in this report and remember, any team member is available for you to call to clarify or provide more information and assistance. Use these folks!

The Montana Rural Development Partners, Inc. is here to help you in any way we can.

Sincerely,

Gene Vuckovich

## INTRODUCTION

It has been a pleasure for me to visit the Rocky Boy's Community and participate, as the team leader, in the Community Assessment that took place on November 12-13, 2002. I would like to take this opportunity to thank the Chippewa Cree Tribal Council and the Chippewa Cree Community Development Corporation for inviting Montana Rural Development Partners and the Community Assessment Team to the Rocky Boy's Indian Reservation. It is evident from this invitation that the Chippewa Cree people are extremely interested in economic and community development, and promoting partnerships that will improve the socio-economic status of their Tribal community.

I would like to thank Luanne Belcourt and Lydia Sutherland for their hard work in the development of the agenda, sending invitations, and making preparations for the team visit. It is obvious that a lot of work went into this preparation and planning. I commend Luanne, Lydia, Richard Small, and other staff members for their hard work and the successful turnout from the community. Without your support and assistance this community assessment would not have been possible. My thanks also to Father Pete who let the team and community use St. Mary's church for the two days of the assessment.

I would also like to thank the community assessment team comprised of Mary Lou Affleck, Fannie Mae Partnership Office, Billings; Maria Valandra, First Interstate Bank, Billings; Randy Hanson, Montana Department of Commerce, Havre, and Cindy Stene, USDA Rural Development, Great Falls. Each of these talented individuals has taken time from their

busy work schedules to volunteer time for this community assessment. They have provided the community with a wealth of information, resources, and suggestions that are a part of this assessment report. This report will help the Chippewa Cree Community Development Corporation continue their efforts to promote and implement sustainable economic and community development activity on the Rocky Boy's Indian Reservation.

Bob Parsley, USDA Rural Development

Assessment Team Leader

## PROCESS FOR DEVELOPMENT OF THIS REPORT

The Montana Rural Development Partners, Inc. has provided a resource team to assist the Rocky Boy's Indian Reservation in evaluating the community's assets and liabilities and in developing suggestions for improving the environment, social and economic future of the Chippewa Cree people.

The Chippewa Cree Community Development Corporation requested a community assessment from the Montana Rural Development Partners, Inc. The Chippewa Cree Community Development staff served as the community contacts and took the lead in agenda development, logistics and publicity for the assessment. Resource team members were selected to visit, interview citizens, business and community leaders; and develop a plan of recommended action for the city. The team members were carefully selected based on their fields of expertise that would be needed to respond to the problem areas identified.

The Resource Team viewed the area and interviewed approximately 100 people over a two-day period on November 12<sup>th</sup> and 13<sup>th</sup>, 2002. The team interviewed representatives from the following segments of the community: Social Services/TERO; Agriculture and Roads; Banking and Gaming; Churches; Education and Youth; Housing; Retail Business and Utilities; Cultural and Elders/Seniors; Health Board; Law and Order; Public Relations, Specialty Projects and Enrollment. Each participant was asked to respond to three questions designed to begin communications and discussion and to serve as a basis for developing the action plan. The three questions were:

- What do you think are the major problems and challenges in your community?
- What do you think are the major strengths and assets in your community?
- What projects would you like to see completed in two, five, ten and twenty years in your community?

Upon completion of the interviews, the team met to compare notes and share comments following the two days of intense study. The team then agreed that each team member would carefully analyze the things said, synthesize what they heard with their knowledge of programs and resources, prepare their notes and suggestions, and forward these items to be combined into MT RDP's final report to Rocky Boy's Indian Reservation.

A preliminary oral report and a summary of group recommendations was presented to the community on November 13<sup>th</sup>, 2002.

Following the oral report, this formal written report was prepared and presented to the community.

## RESOURCE TEAM MEMBERS

<p>Rocky Boy's Team Leader: <a href="#">Bob Parsley</a>          Title: Rural Development Coordinator          Agency: USDA/Rural Development          Address: P.O. Box 850          City/State/Zip: Bozeman, MT 59771          Ph: 406.585.2565 Fx: 406.585.2565          Email: <a href="mailto:Bob.Parsley@mt.usda.gov">Bob.Parsley@mt.usda.gov</a>           Web: <a href="http://www.rurdev.usda.gov/mt">http://www.rurdev.usda.gov/mt</a></p>	<p>Rocky Boy's Team Member:  <a href="#">Mary Lou Affleck</a>          Title: Sr. Dep. Director MT Partnership Ofc          Agency: Fannie Mae          Address: 404 N. 31<sup>st</sup> St.          City/State/Zip: Billings, MT 59101          Ph: 406.259.7049 Fx: 406.259.7077          Email: <a href="mailto:mary_lou_affleck@fanniema.com">mary_lou_affleck@fanniema.com</a>          Web: <a href="http://www.fanniema.com">http://www.fanniema.com</a></p>
<p>Rocky Boy's Team Member:  <a href="#">Randy Hanson</a>          Title: Regional Development Officer          Agency: MT Dept. of Commerce          Address: P.O. Box 311          City/State/Zip: Havre, MT 59501          Ph: 406.262.9579 Fx: 406.262.9581          Email: <a href="mailto:hanson@ibic4.ibic.org">hanson@ibic4.ibic.org</a>          Web: <a href="http://www.commerce.state.mt.us">http://www.commerce.state.mt.us</a></p>	<p>Rocky Boy's Team Member:  <a href="#">Maria Valandra</a>          Title: CRA Officer          Agency: 1<sup>st</sup> Interstate Bancsystem          Address: P.O. Box 30918          City/State/Zip: Billings, MT 59116          Ph: 406.255.5395 Fx: 406.255.5350          Email: <a href="mailto:mvalandra@fib.com">mvalandra@fib.com</a>          Web: <a href="http://www.firstinterstatebank.com/">http://www.firstinterstatebank.com/</a></p>
	<p>Rocky Boy's Team Member: <a href="#">Cindy Stene</a>          Title: CDM          Agency: USDA/Rural Development          Address: 12 3<sup>rd</sup> St. NW; 2<sup>nd</sup> Floor          City/State/Zip: Great Falls, MT 59404          Ph: 406.761.4077 x 4 Fx: 406.452.3806          Email:  <a href="mailto:Cindy.Stene@mtgreatfal.fsc.usda.gov">Cindy.Stene@mtgreatfal.fsc.usda.gov</a>          Web: <a href="http://www.rurdev.usda.gov/mt">http://www.rurdev.usda.gov/mt</a></p>

## LOCAL CONTACTS and COORDINATORS

### Special thanks to:

Luanne Belcourt (Executive Director) and entire staff

Lydia Sutherland

Richard Small

Kevin Parisian

Chippewa Cree Community Development Corporation

R.R. #1; Box 800

Box Elder, MT 59521

Ph: 406.395.4193

Fx: 406.395.4195

Email: [ibelcourt\\_cdc@yahoo.com](mailto:ibelcourt_cdc@yahoo.com)

**CHIPPEWA CREE COMMUNITY DEVELOPMENT CORPORATION**

**COMMUNITY RESOURCE ASSESSMENT  
TEAM AGENDA**

**TEAM MEMBERS: Bob Parsley, Maria Valandra, Mary Lou Affleck, Larry Roberts,  
Randy Hanson**

**PLANNING TEAM: Luanne Belcourt, Lydia Sutherland, Richard Small, Kevin Parisian**

**Tuesday, November 12, 2002 & Wednesday, November 13, 2002  
Rocky Boy Catholic Church  
8:00 a.m. to 6:00 p.m.**

DAY ONE: Tuesday, November 12, 2002

TIME	ACTIVITY	CONTACT PERSON (S)	LOCATION
8:00 - 9:00	Breakfast, Orientation & Organization	Luanne Belcourt, Lydia Sutherland	Bear Paw Cafe
9:00 - 10:00	Resource Team Tours RB	Richard Small	RB Catholic Church
10:00 - 11:00	Group # 1 Listening Session: Rocky Boy Health Board	Alvin Windy Boy, Tribal Chairman, Dr. Eastlick, Director; Carol Henderson, Ivy Parker, Gayle Denny	RB Clinic
11:00 - 12:00	Group # 2 Listening Session: Rocky Boy Cultural Commission	John G. Meyers, Nadine Morsette, Pat Chiefstick, Ken Writing Bird, Kenny Gopher, Pearl Whitford	RB Catholic Church
12:00 - 1:00	Luncheon Meeting with Tribal Council, Corporation Board Members	Luanne Belcourt	Cafe
1:00 - 2:15	Group # 3 Listening Session: Rocky Boy Elders	Jonathan Windy Boy, Judy Houle, Director	Senior Citizen's Center
2:15 - 2:30	Break and Review of Session	Bob Parsley- Resource Team Leader	
2:30 - 3:30	Listening Session Group #4: Law & Order; Court staff	Charles Gopher, Gilbert Belgarde; Arthur Windy Boy, Stanley Gardipee,	RB Catholic Church
3:30 - 4:30	Listening Session Group #5: Education Listening Session Group # 6: Youth	Sandy Murie, Mr. Hepner, Steve Galbavy, Barbara Friede, Valerie Sunchild, SCC Student Government,	RB Catholic Church

		Tracy Jilot, Ernie Friede, Stephanie Parker, Larry Singer, Elinor Wright, Zella Nault	
4:30 - 5:30	SWEAT	Kenny Writing Bird	CDC Center

**COMMUNITY RESOURCE TEAM AGENDA**

**DAY TWO: Wednesday, November 13, 2002**

<b>TIME</b>	<b>ACTIVITY</b>	<b>CONTACT PERSON</b>	<b>LOCATION</b>
8:00 - 9:00	Breakfast	Team Leaders	Bear Paw Cafe
9:00 - 10:00	Listening Session Group #7: Banking; Financial (Gaming)	Peter T. Lamere; Bruce Sunchild, Larry Morsette, Mary Louise Clark; Earl Arkinson; Tribal Loan Officers, Rose Favel, Jodi Lamere, Leah Lamere, Janice Meyers; Linda Gopher, Natalie Jackson, CPA, Native American Bank, Wells Fargo, Independent	RB Catholic Church
10:00 - 10:15	Break & Review of Session	Resource Team	RB Catholic Church
10:15 - 11:15	Listening Session Group #8: Retail, Business, and Utilities	George Henderson, RB Utilities; Ken Fitzgerald, Gloria Parisian, Hugh Big Knife, Native Crafts, Jean Belcourt, Jitterbugs; Kenny Blatt, Arrow Enterprises; RJS & Associates, Jim Swan	RB Catholic Church
11:15 - 12:00	Lunch	Luanne	Bear Paw Cafe
12:00 - 1:00	Listening Session Group #9: Churches (lunch provided)	Fr Pete, Catholic, Pastor Botaw, Lutheran, Francis Eagleman, Earl Arkinson, Native American Church, Marvin Russette, & Other churches.	RB Catholic Church
12:00 - 2:00	Listening Session Group #10: Agriculture & Roads	Tony Belcourt, Jim Morsette, Water Resources; Robert, Natural Resource; Shawn Big Knife, NRCS; Harvey Friede; Frank Henry, Kevin Parisian, Mary Ruth, Ted Russette,	RB Catholic Church

		Corky Billy	
2:00 - 2:15	Break and Review of Session	Resource Team	RB Catholic Church
2:15 - 3:15	Listening Session Group # 10: Housing	Jake Parker, Ed Stamper, Sue Hay, Merle Belcourt, Roger St. Pierre, Ivy Meyers	RB Housing Conference Room
3:15 - 4:15	Listening Session Group#11: Social Services; TERO	Kelly Eagleman, Chance Houle; Jan Mitchell, Jonna Parker, Roberta Sutherland	RB Catholic Church
4:15 - 5:00	Listening Session: Group #12: Public Relations & Technology; Special Projects; Enrollment	Mario Patacsil; Dallas Sunchild; Sybil Sangrey; Dixie Stump	RB Catholic Church
5:00 - 6:00	Exit Report	Resource Team	RB Catholic Church

# ROCKY BOY'S RESOURCE TEAM ASSESSMENT REPORT

By: Maria Valandra, Community Development Officer  
First Interstate BancSystem  
P.O. Box 30918  
Billings, MT 59116

Phone: 406-255-5395

Fax: 406-265-5602

E-Mail: [mvalandra@fib.com](mailto:mvalandra@fib.com)

First of all, I want to thank the people of the Rocky Boy community for sharing your concerns and ideas with the resource team and I want to commend Luanne Belcourt and her staff at the Chippewa Cree Development Corporation for pulling this community assessment together and inviting us to Rocky Boy to assist in this effort. The agenda was great and the participation from the community went pretty well. **It is important that someone takes the responsibility to follow-up on the suggested resources in this report.** I believe the Chippewa Cree Development Corporation is a great place to start the process to get the ball rolling on some of these projects but obviously they can't be the only responsible party for the action items.

## **General Observations:**

During the two day listening sessions a few items surfaced several times that I have chosen to focus on as **major themes**. They are:

- 1) **Small Business Development**
- 2) **Bank**
- 3) **Leadership Training**
- 4) **Housing (College Housing & Retirement Home)**

Before any of the ideas can be addressed there is a need for your community to do the following:

- 1) A need for **Comprehensive Community Planning**
- 2) A need for **better communication** between different groups in the community including the tribal council.
- 3) A need to develop additional sources of **proactive leadership**.

## **Comprehensive Community Planning**

It wasn't apparent to me during the listening sessions who or which organizations in the community do any type of community planning. I did hear that the Chippewa Cree Development Corporation was putting together a plan but I wasn't sure if that was for grant purposes and what other groups are involved in that process. During several of the listening sessions I did hear people express the need for a township to be developed and a center of commerce be developed.

I would recommend that the Chippewa Cree Development Corporation work with the Tribal Government to develop a comprehensive plan. Here is how to get started:

## **Conducting Strategic Planning**

### ***Organization and Sponsorship***

Keys to successful planning include broad community participation and the plans for improvement that emerge as a result of the process. The first step is to form a *planning committee* consisting of 8 to 15 members who rally participation from the entire community. Local government should also actively sponsor the planning process, as such support is critical for ensuring that plans translate into actions. At the same time, strategic planning for economic development must include people from development and community improvement groups, the chamber of commerce, banks, utility companies, agricultural industries, health care groups, civic organizations, churches, and schools. Participants in the planning process should mirror the community's population with representatives of both genders and all ages, races, and geographic regions.

Moreover, individuals not usually involved in planning and initiating economic development activities must also participate in the process and possibly assume leadership roles. Such diversity enables people to voice a wide range of opinions, which is essential in effectively identifying the community's most critical needs.

## ***Scanning the Environment***

Promoting rural community economic development requires a realistic understanding of community resources, the opportunities for using those resources, and any trends in state and national economies that are likely to affect the community and its resources. An *environmental scan* can provide such an understanding by identifying the community's internal strengths and weaknesses and by identifying external opportunities and threats to the community's economic viability.

## ***Identifying Key Issues***

Communities must focus on a *limited set of issues*. Through organized, structured discussions, the committee can establish which issues are most pressing and most feasible to address. Often committee members will also consult other community leaders or survey community members to learn their opinions about the issues they are facing.

## ***Developing Goals and Recommended Strategies***

Once a set of issues has been selected, the committee assigns the issues to *study teams* composed of 15 to 30 interested citizens. Each study team conducts its own analysis of the assigned issue and reports its findings, along with a set of goals and recommended strategies for achieving those goals, to the planning committee.

A *goal* is an outcome that the community would like to attain. It is often expressed as a challenge. For example, one goal of a public education study team might be to enhance community awareness, involvement, and support of educational institutions in the community. The team may recommend a number of strategies it can use to achieve the goal.

## ***Formulating Action Plans***

Once goals and recommended strategies have been discussed, key implementers and support groups should be identified for each strategy, and an *action plan* that can be used to carry out the strategy should be developed. The action plan should list the specific steps to be taken, assign responsibility to specific individuals or groups who will carry out those steps, and assure that tasks are completed according to a detailed timetable that is evaluated along the way. Key implementers are individuals or groups who assume strategic responsibility, whereas support groups help carry out the action.

While specific action plans may be recommended by the study team, they are often developed by the planning committee and legitimized by the sponsors after the recommended goals and strategies from all the study teams have been reported to the planning committee.

## ***Implementing Action Plans***

A well-designed action plan aids the *implementation* process by ensuring complete understanding of the various tasks and the time required to perform them. Consequently, implementation should follow the action plan closely. Of course, unforeseen events may require changes along the way. For this reason, it is important that the committee monitor the implementation process.

## ***Monitoring Results***

Continual *monitoring* will supply the local government sponsors of the strategic planning process with the information necessary to assess the progress toward meeting the goals and recommended strategies adopted by the community. Continuous, scheduled feedback provides an early warning system that will alert the committee when actions are not proceeding according to plan. In addition, the committee may need to perform periodic environmental scans to ensure that emerging opportunities are not overlooked and unforeseen developments outside the community do not interfere with the action plans. Finally, monitoring should also track expenditures and allocation of resources.

The plan needs to be followed up with concrete actions for implementation. Following are some **Strategic Planning Resources**:

Gavin Anderson or Rich Weddle  
Community Technical Assistance Program

**Montana Department of Commerce**

1424 Ninth Avenue

Helena, MT 59602

444-4476 or 444-2781

<http://commerce.state.mt.us/>

**Neighborhood Reinvestment Corporation**

1325 G Street NW, Suite 800

Washington, DC 20005

Phone: 202-220-2454 or 800-438-5547

Fax: 202-376-2168

[www.nw.org/training](http://www.nw.org/training)

**BASIC STEPS IN STRATEGIC PLANNING FOR COMMUNITY DEVELOPMENT** -

The State of North Dakota used this process.

<http://www.state.nd.us/dcs/comdev/planning.html>

**Strategic Planning For Rural Community Economic Development**

For Rural Community Economic Development Strategic planning is an orderly process that allows people in rural counties and towns to identify and address pressing issues in their communities. This planning method begins with three simple questions:

[www.ces.ncsu.edu/resources/economics/cd44](http://www.ces.ncsu.edu/resources/economics/cd44)

*Major Themes*

**Theme #1**

**Small Business Development:**

In most of the listening sessions we heard how Rocky Boy needs business development. Some things mentioned included a Laundromat, help needed for individuals to market their crafts, insurance agency, strip mall and a golf course.

For this to happen, individual entrepreneurs need to be encouraged and given the tools to start up their own businesses on the reservation. I'm a firm believer that the government cannot continue to be the sole provider for the community. Following is a list of resources that help with training, counseling, research and other specialized assistance.

**Tribal Business Information Center**

Donna St. Pierre

RR1 Box 1082

Box Elder, MT 59521

Phone: 406-395-4334

Fax: 406-395-4836

**Bear Paw Development Corporation**

Small Business Development Center

48 2nd Avenue  
P.O. Box 170  
Havre, MT 59501  
Tracey Jette, Director  
PHONE: (406) 265-4945  
FAX: (406) 265-5602  
E-mail: [tjette@bearpaw.org](mailto:tjette@bearpaw.org)

### **High Plains Development Authority**

Small Business Development Center  
P.O. Box 2568  
710 1st Avenue North  
Great Falls, MT 59403  
Suzanne David, Director  
PHONE: (406) 453-8834  
FAX: (406) 454-2995  
E-mail: [suzie@hpda.org](mailto:suzie@hpda.org)

### **Havre SCORE**

Barry Remus, Co-Chair  
Gus Korb, Co-Chair  
518 1st Street, Box 308  
Havre MT 59501  
Phone: (406) 265-4383  
Fax: (406) 265-7548  
E-mail: [remo55@mtintouch.net](mailto:remo55@mtintouch.net) or [korbg@nmcl.nmclites.edu](mailto:korbg@nmcl.nmclites.edu)

### **Great Falls SCORE**

Tom Thomas  
710 1st Avenue North  
P.O. Box 2127  
Great Falls MT 59403- 0117  
Phone: (406) 761-4434  
Fax: (406) 761-6129  
E-mail: [ththomas@imt.net](mailto:ththomas@imt.net)

*The following information on how to start a small business came from the Small Business Administration's website: <http://www.sba.gov/mt/mtbizstruct.html>*

### **HOW TO START A SMALL BUSINESS**

Starting and managing a business takes motivation, desire and talent. It also takes research and planning.

To increase your chance for success, take the time up front to explore and evaluate your business and personal goals. Then use this information to build a comprehensive and well thought out business plan that will help you reach these goals.

The process of developing a business plan will help you think through some important issues that you may not have considered yet. Your plan will become a valuable tool as you set out to raise money for your business. It should also provide milestones to gauge your success.

### **Getting Started**

Before starting out, list your reasons for wanting to go into business. Some of the most common reasons for starting a business are:

- You want to be your own boss.
- You want financial independence.
- You want creative freedom.
- You want to fully use your skills and knowledge.

Next you need to determine what business is "right for you." Ask yourself these questions:

- What do I like to do with my time?
- What technical skills have I learned or developed?
- What do others say I am good at?
- How much time do I have to run a successful business?
- Do I have any hobbies or interests that are marketable?

Then you should identify the niche your business will fill. Conduct the necessary research to answer these questions:

- Is my idea practical and will it fill a need?
- What is my competition?
- What is my business advantage over existing firms?
- Can I deliver a better quality service?
- Can I create a demand for your business?

The final step before developing your plan is the pre-business checklist. You should answer these questions:

- What business am I interested in starting?
- What services or products will I sell? Where will I be located?
- What skills and experience do I bring to the business?
- What will be my legal structure? (see overview below)
- What will I name my business?
- What equipment or supplies will I need?
- What insurance coverage will be needed?
- What financing will I need?
- What are my resources?

- How will I compensate myself?

Your answers will help you create focused, well researched business plan that should serve as a blueprint. It should detail how the business will be operated, managed and capitalized.

When organizing a new business, one of the most important decisions to be made is choosing the structure of a business. Factors influencing your decision about your business organization include:

- Legal restrictions
- Liabilities assumed
- Type of business operation
- Earnings distribution
- Capital needs
- Number of employees
- Tax advantages or disadvantages
- Length of business operation

### **Choosing Your Business Structure**

The advantages and disadvantages of sole proprietorship, partnership and corporation are listed below.

#### **Sole Proprietorship**

One person operating a business as an individual is a sole proprietorship. The sole proprietorship is the most common form of business organization. Profits are taxed as income to the owner personally. This rate is usually lower than the corporate tax rates would be. The owner has complete control of the business but faces unlimited liability for its debts. Since this is a fairly simple type of legal structure, there is very little government regulation and reporting. A sole proprietorship applies for a business permit at the county clerk's office in the county (city/town clerk inside city limits) in which the business is located.

#### **Partnership**

There are several types of partnerships. The two most common types are general and limited partnerships. A general partnership can be formed simply by an oral agreement between two or more persons, but a legal partnership agreement drawn up by an attorney is highly recommended. Legal fees for drawing up a partnership agreement are higher than those for a sole proprietorship, but may be lower than incorporating. A partnership agreement could be helpful in solving any disputes. However, partners are responsible for the other partner's business actions, as well as their own.

A Partnership Agreement should include the following:

- Type of business.
- Amount of equity invested by each partner.
- Division of profit or loss.
- Partners compensation.

- Distribution of assets on dissolution.
- Duration of partnership.
- Provisions for changes or dissolving the partnership.
- Dispute settlement clause.
- Restrictions of authority and expenditures.
- Settlement in case of death or incapacitation.

### **Corporation**

A business may incorporate without an attorney, but legal advice is highly recommended. The corporate structure is usually the most complex and more costly to organize than the other two business formations. Control depends on stock ownership. Persons with the largest stock ownership, not the total number of shareholders, control the corporation. With control of stock shares or 51 percent of stock, a person or group is able to make policy decisions. Control is exercised through regular board of directors' meetings and annual stockholders' meetings. Records must be kept to document decisions made by the board of directors. Small, closely held corporations can operate more informally, but record-keeping cannot be eliminated entirely. Officers of a corporation can be liable to stockholders for improper actions. Liability is generally limited to stock ownership, except where fraud is involved. You may want to incorporate as a "C" or "S" corporation.

### **BUSINESS PLAN OUTLINE**

---

The following outline of a typical business plan can serve as a guide. You can adapt it to your specific business. Breaking down the plan into several components helps make drafting it a more manageable task.

#### **Introduction**

- Give a detailed description of the business and its goals.
- Discuss the ownership of the business and the legal structure.
- List the skills and experience you bring to the business.
- Discuss the advantages you and your business have over your competitors.

#### **Marketing**

- Discuss the products/services offered.
- Identify the customer demand for your product/service.
- Identify your market, its size and locations.
- Explain how your product/service will be advertised and marketed.
- Explain the pricing strategy.

#### **Financial Management**

- Explain your source and the amount of initial equity capital.
- Develop a monthly operating budget for the first year.
- Develop an expected return on investment and monthly cash flow for the first year.
- Provide projected income statements and balance sheets for a two year period.
- Discuss your breakeven point.

- Explain your personal balance sheet and method of compensation.
- Discuss who will maintain your accounting records and how they will be kept.
- Provide "what if" statements that address alternative approaches to any problem that may develop.

### **Operations**

- Explain how the business will be managed on a day to day basis.
- Discuss hiring and personnel procedures.
- Discuss insurance, lease or rent agreements, and issues pertinent to your business.
- Account for the equipment necessary to produce your products or services.
- Account for production and delivery of products and services.

### **Concluding Statement**

- Summarize your business goals and objectives and express your commitment to the success of your business.
- Once you have completed your business plan, review it with a friend or business associate or a Service Corps of Retired Executives (SCORE) or Small Business Development Center (SBDC) counselor.
- When you feel comfortable with the content and structure make an appointment to review and discuss it with your lender. The business plan is a flexible document that should change as your business grows.

## **Theme #2:**

### **Banking Services**

Many of the listening sessions talked about how they needed a bank on their reservation. It wasn't clear to me if people think the tribe should own their own bank or that they should have an established bank open up a branch bank. There are many things that have to be in place for a branch bank to open its doors in a community. I recently attended a conference in Scottsdale, Arizona that addressed this issue. The following is an article about this subject that was in *Indian Country*. I thought you might be interested in what other tribes have to say about this subject.

#### **Experts say bank ownership 'not a good fit for all tribes'**

Posted: [December 02, 2002](#) - 9:42am EST

by: [Mark Fogarty](#) / Today Correspondent

SCOTTSDALE, Ariz. - Creating or buying a bank may not be the way for many tribes to go, several American Indian finance experts told a "Banking Opportunities in Indian Country" seminar sponsored by the Federal Reserve Board here.

Lance Morgan, Winnebago, made the point first, saying that the capital used to acquire or create a bank, as well as capital that must be held in reserve after it opens, may be too much money to be tied up for a tribe. Morgan is president of Ho-Chunk Inc., the development arm of the Winnebago tribe.

For tribes just starting to develop an economy, "I'm not convinced that banks are the answer," he said. The capital used becomes "dead money" that would be better employed for general economic development.

Banks may make sense for tribes that have reached "mid or late stage" economic development, he said, but "if you put your money in a bank and you don't have an economy, you're going to have trouble."

When the Winnebago tribe was starting out with Ho-Chunk in 1995, it had trouble getting financing, Morgan said. Finally, a bank gave it a loan when the tribe moved its deposits into the institution.

It has now bought a five-percent share in a local bank, and is looking to alternate methods of financing, like issuing bonds. "One day we're going to do one (bond financing)," Morgan said.

But starting or buying a bank may be four to six years away for the tribe, he said.

Morgan drew what seemed to be a surprising concurrence from the president of the trade group that represents Indian-owned banks, the Native American Bankers Association.

"A commercial bank is not the (only) answer," said J.D. Colbert, Muscogee. "I don't know of anything that is the (only) answer."

Colbert said Indian country should try to replicate all the intermediaries used to access capital in the dominant culture - including commercial banks, credit unions, community development financial institutions, small business investment corporations, mortgage companies and bond financing.

Colbert later said his group is looking to expand outward from the current 17 tribally or individual Indian-owned banks to represent those other kinds of intermediaries as well.

Stephen Cornell, director of the University of Arizona's Udall Center of Studies in Public Policy, joined the chorus, saying "starting a bank is not for everyone. You have to be very sure what you bring to the party in starting a bank."

Cornell said nations interested in starting banks should ask themselves if they have the organization necessary successfully to operate one.

Two barriers to this, he said, are the instability of tribal government, and the fact that tribal enterprises tend to be heavily influenced by tribal councils, which may cause outside investors to shy away.

"Getting into the banking business is a very big step," he warned.

Rebecca Adamson, Eastern Cherokee, president of the Virginia-based First Nations Development Institute, also said that banks may not be every for tribe. "Not every tribe is going to have a bank. So you're going to have to have a banking relationship," she said.

The following is taken from "A Guide to Tribal Ownership of a National Bank"

### **Preliminary Considerations**

Before a tribal government decides to invest in a financial institution, it should consider whether a financial institution is the best organizational structure to achieve its objectives. To reach this decision, a tribe may want to consult with legal, financial, and business advisors. Alternatives to owning a financial institution could include creating a nonbank entity (e.g., a finance company or loan fund), a community development corporation (CDC), a small business investment company, or partnerships with existing financial institutions. Some of these structures may be used in conjunction with the establishment or acquisition of a tribally owned financial institution.

Another consideration may be a Credit Union. The following is taken from the National Credit Union Administration (NCUA) website:

Low-income designated credit unions are a unique form of credit union. They serve primarily low-income members in distressed and financially underserved areas. In the past few years, NCUA has emphasized the benefits these institutions provide to the many people who are often unserved by traditional banking institutions. NCUA also manages a Revolving Loan Fund and provides technical assistance grants to low-income designated credit unions.

The following are excellent **Banking Resources**:

### **The Office of the Comptroller of the Currency "A Guide to Tribal Ownership of a National Bank"**

[www.occ.treas.gov/corpbook/tribal/tribalp.pdf](http://www.occ.treas.gov/corpbook/tribal/tribalp.pdf)

### **National Credit Union Administration**

Nancy Padilla  
703-518-6613  
[www.ncua.gov](http://www.ncua.gov)

### **Lac Courtes Orilles Federal Credit Union**

Steven Scott  
13394 W. Trepania Rd  
Hayward, WI 54843  
715-634-7772  
[sscottlcofcu@cheqnet.net](mailto:sscottlcofcu@cheqnet.net)

### **Theme #3**

#### **Leadership Training**

This topic seemed to be directed to tribal council and program directors. There are many organizations across the state and the country that provide technical assistance in this area. I am involved in an effort with the **Native American Development Corporation** that was started in 2001. We plan to bring in the **Udall Center** in 2003 to provide training for new councils who are interested from the Montana and Wyoming Tribes to learn about Tribal Government 101.

Following is taken from the Udall Center's website:

[http://www.udallcenter.arizona.edu/nativenations/nni\\_programs.htm](http://www.udallcenter.arizona.edu/nativenations/nni_programs.htm)

#### **Leadership & Management Programs**

NNI's leadership and management programs provide current and future indigenous leaders with customized, research-based education designed to respond directly to the demands of nation-building. These programs include:

- executive education for senior Native leaders and managers via day-long to week-long intensive sessions,
- development of case-based curricular materials in governance and economic and community development, and
- leadership and entrepreneurship training for Native youth.

At the core of NNI's educational activities is a common curricular focus designed to meet the practical needs of indigenous leaders and managers.

This includes four primary elements:

- **nation-building**- the construction of effective self governance institutions that can provide a foundation for sustainable development, community health, and successful political action;
- **strategic thinking and policy**- the tools needed to make informed, strategic policy decisions;
- **administration/management**- the "nuts and bolts" of getting things done; and
- **external relations**- the construction of productive relationships with central governments, state and provincial governments, and other constituencies.
- 

### **Theme #4**

#### **Housing**

I heard in the listening session that a **Senior Retirement Home** and **College Student Housing** is needed. There is a program that I am familiar with called the **Federal Home Loan Bank's Affordable Housing Program**. The following is taken from their website: [www.fhlbsea.com](http://www.fhlbsea.com)

The **Affordable Housing Program** is a competitive program that provides targeted grants twice a year to financial institutions to invest in housing initiatives. Lenders partner with developers and community organizations to finance the purchase, construction, or rehabilitation of rental or owner-occupied housing.

Grants can be used to lower the interest rate on a loan; reduce mortgage principal; fund rehabilitation and new construction; cover down payment and closing costs. The Affordable Housing Program is funded with 10 percent of the Federal Home Loan Bank of Seattle's net income each year. Funding totals depend on annual earnings but on average, about 60 projects each year and award roughly \$7,000 for each unit to be developed.

### **Eligibility**

- AHP grants can be used to fund housing for families or individuals with incomes at or below 80 percent of the area median.
- For AHP funded rental housing, 20 percent of the units must serve households with incomes at or below 50 percent of the area median.
- Funding is awarded only to financial institution customers of the Federal Home Loan Bank of Seattle working in partnership with a community sponsor organization. [Members Directory](#)
- A financial institution can apply for up to 10 percent of the total AHP subsidy for a single round. This means that your institution's application(s) cannot exceed \$1.98 million, which is 10 percent of this round's subsidy.

### **How to Apply**

Applications are generally submitted by financial institutions in partnership with a non-profit, for-profit or government organization. If you're a non-profit or housing developer and you want to sponsor an application, visit our members' directory to find your nearest eligible financial institution.

### *Scoring Criteria*

The types of projects that receive priority status are outlined in our scoring criteria. The criteria change annually and are based on the region's housing needs. The Seattle Bank Housing and Community Development Committee and the Affordable Housing Advisory Council help us establish the criteria. [Scoring Criteria](#)

### *Application Deadline*

April 1 for the spring round and October 1 for the fall round.

[Go to AHP Application](#)

I would like to include some resources in general categories that may be useful to you when you start implementing your action plan:

### **Potential Funding Sources**

Gap Inc. Community Relations  
Myra Chow, Director of Community Relations  
1 Harrison Street  
San Francisco, CA 94105  
Phone: (800) 333-7899  
Fax: (415) 427-2504

Internet Address: [www.gapinc.com/community/community.htm](http://www.gapinc.com/community/community.htm)

Scope: **Specifically youth programs that encourage leadership, learning, building self-esteem and staying in school are supported.**

Baker Foundation (R.C.)  
C/O Frank L. Scott, Chairman  
P.O. Box 6150  
Orange, CA 92863-6150  
Phone: (714) 750-8987  
EIN: 951742283

**Scope: Higher and other education, fine arts, youth, hospitals, disabled, leadership development, mental health, hunger, museums, cultural programs, health, and social services.**

Coors Foundation (Adolph)  
C/O Linda S. Tafoya, Executive Director  
4100 East Mississippi Avenue  
Denver, Colorado 80246  
Phone: (303) 388—1684  
EIN: 510172279

**Scope: Higher and secondary education, public policy, civic affairs, social services, youth, health, and disadvantaged.**

Moriah Fund  
1634 I Street Northwest, Ste. 1000  
Washington, DC 20006  
Phone: (202) 783-8488  
Fax: (202) 783-8499  
EIN: 311129589

**Scope: Natural resource conservation and protection; healthcare; reproductive health; family planning; family services; single parents; human rights (international); community development; leadership development.**

Coca-Cola Company Giving Program  
Donald R. Greene, Director  
P.O. Draw 1734  
Atlanta, Georgia 30301  
Phone: (404) 676-8804  
Internet: [www.coca-cola.com](http://www.coca-cola.com)

**Scope: Health, social services, civic affairs, community development, youth. Matching gifts from employees support education and arts organizations.**

Hewlett Foundation (William and Flora)  
C/o Paul Brest, President  
525 Middlefield Road, Suite 200

Menlo Park, CA 94025-3495

Phone: (650) 329-1070

Fax: (650) 329-9342

Internet: [www.hewlett.org](http://www.hewlett.org)

Email: [info@hewlett.org](mailto:info@hewlett.org)

EIN: 941655673

**Scope: Family & Community Development: physical, social and human capital of low-income communities through planning, job creation, small business assistance, commercial revitalization, and cultural development.**

I want to end my part of this assessment by saying that I have many relatives in Rocky Boy and remember going there to visit with my mother when I was a child. When I had this opportunity to spend a couple days for this community assessment it was good to see my relatives and enjoy the beautiful countryside once again. The residents of this community are very lucky to live in an environment that is virtually untouched and I hope that the leaders will take this report and read it from cover to cover but most importantly put a group of people in charge of follow-up.

I will leave you with one of my favorite quotes: **“Never Doubt That a Small Group of Thoughtful Committed Citizens Can Change The World - Indeed It’s The Only Thing That Ever Has”** by Margaret Mead.

**By: Mary Lou Affleck, Senior Deputy Director  
Fannie Mae Montana Partnership Office  
404 North 31<sup>st</sup> Street, Suite 220  
Billings, MT 59101  
Phone: (406) 259-7049  
Fax: (406) 259-7077  
E-Mail: [mary\\_lou\\_affleck@fanniema.com](mailto:mary_lou_affleck@fanniema.com)**

### **GENERAL OBSERVATIONS:**

The American Indian residents of the Chippewa Cree Tribe located on the Rocky Boy Reservation are committed to their families, their elders and their culture. In every session held, drugs and alcohol surfaced as their number one issue. The lack of employment opportunities is not only evident, but is a vital and concerned need. An influx in population is projected which will have a great impact on housing needs as well as employment, infrastructure, and other services.

Positive progress was evident in many areas and specific comments will be made throughout my report. I commend the Tribal Leaders and those instrumental in this progress.

I wish to extend my thanks to Luanne Belcourt of the Community Development Corporation, her staff, tribal leaders and tribal members who extended their hospitalities during my visit. Although my assignment is to provide resource opportunities and recommendations to the Chippewa Cree Tribe, I have benefited personally from this task and I have a great appreciation for your friendships.

### **HEALTH/WELLNESS CENTER-COMMUNITY CENTER-POOL:**

Every session indicated a desire and/or need for a Community Center. The emphasis is on youth activities, adult activities, health-related and fitness activities, and a central gathering place. The following observations and recommendations are made:

1. Planning is key to successful projects. It is necessary to include and coordinate with the health community leaders, tribal college leaders, and tribal leaders on a project of this scope. A commitment of the necessary staff to carry out your mission is vital as well as an implementation team.
2. Recommendations include phasing a project by starting out small. Multiple small projects are better than one large, complex project. Business plans must be developed and must be financially feasible.
3. The operating costs of a swimming pool are very high. Good planning and identification of annual operating resources must be solid to support one. In one instance, an annual operating cost of \$200,000 was not feasible and a proposed pool project was thus eliminated.
4. Although some funding resources in the form of small grants may be available, a project of this nature will most likely result in a long-term loan.

5. Coordination with health, education, and senior citizen financial resources must be researched.
6. Explore the feasibility of expanding Stone Child College to accommodate a community center.
7. In the event health services are incorporated, perhaps buildings associated with the health-care campus may be freed up for some other purpose.
8. Expertise from a professional group with credentials needs to be explored. Be cautious about fees to consultants. Identify appropriate pay schedules based on project completion dates. You need to be aware of predatory lending practices to ensure that you do not become a victim.
9. The Senior Citizen Center is under utilized. Consideration to include this within a community center is recommended. Seniors are getting their meals through Meals On Wheels rather than coming into the center.

#### RESOURCES:

USDA Rural Development  
 Community Facilities Program  
 Attn: Sue Gantz, CF Specialist  
 P. O. Box 850  
 Bozeman, MT 59771  
 Tel. (406) 585-2515  
 Fax (406) 585-2565  
[Sue.Gantz@mt.usda.gov](mailto:Sue.Gantz@mt.usda.gov)

Leland Consulting Group  
 610 SW Alder Street, Suite 1008  
 Portland, OR 97205  
 Tel. (503) 222-1600  
 Fax (503) 222-5078  
[lcg@lelandconsulting.com](mailto:lcg@lelandconsulting.com)

Kyle Hopstad  
 Health Care Consultant (Experience in Indian Country)  
 Billings, MT 59101  
 Tel. (406) 672-5969

#### **EDUCATION AND CULTURE:**

**CULTURE:** The Chippewa Cree Tribal members have patience, faith, resiliency and a good sense of humor. The elders are well respected and encourage their young people to stay in school. They have seen positive changes occur when their educated people return to the reservation. Efforts to teach their culture indicate a gap between young and old and they want to ensure that the culture is passed on to the next generations. Drugs and alcohol are problems and concerns.

**K-12 GRADES:** The following was identified:

- Overcrowded Schools
- Efforts to keep kids in school
- Teachers are retiring with a need to recruit new staff
- Funding needs for learning disabilities

## Parental involvement

Positive comments indicate that many grade school-sponsored youth activities exist. The funding to keep these activities on-going has been raised by the youth participants.

**STONE CHILD COLLEGE:** The new Stone Child College buildings and campus are outstanding. The development, which was accomplished without any debt incurred, is even more a credit to your leadership in this area. I commend those who contributed to this accomplishment and obtained the grant resources. These are the individuals/groups you want to continue to utilize in your strategic planning efforts. Discussions include the following:

- Performing Arts auditorium
- Building Trade component to curriculum
- Increase the number of educated adults
- Emphasize culture and elders willing to teach
- Student Housing
- Four year curriculums and above
- Lack of scholarships

It seems logical to incorporate cultural education, adult education, and early childhood education within the existing systems. Leaders in the education arena should coordinate and formulate a task team to identify, strategize and make recommendations to address the needs identified. I believe curriculums can be added to the tribal college. Due to my lack of expertise in the education arena, other than recommending educators coordinate in a joint effort, I am addressing three curriculums/opportunities I support:

Construction/Building Trade Curriculum: This curriculum is proposed by the RC&D Coordinator that serves your area. Fannie Mae has provided scholarships to educators to attend training for this certification which can be obtained through the S&K Tribal College. The benefits include skills in the building trades and employment opportunities in the housing construction/development arena. Contact:

Larry Robertson, Coordinator  
North Central Montana RC&D  
1125 Oilfield Ave.  
Shelby, MT 59474  
Tel. (406) 434-9161  
Fax (406) 434-2718  
[Larry.Robertson@mt.usda.gov](mailto:Larry.Robertson@mt.usda.gov)

Building Native Communities Curriculum: This is a personal finance course that builds valuable life skills. This culturally aware training will provide Native people with the assistance to make good financial decisions. Participants will have the tools to build a stronger financial future and help their communities develop stronger economies. The curriculum was developed by First Nations Development Institute and the Fannie Mae Foundation and is available free of charge.

The Chippewa Cree Tribe has two instructors that have completed the training and could coordinate with Stone Child College. Contact:

Certified Instructors: Elaine Top Sky  
Box Elder High School

Ursula Russette  
Chippewa Cree Housing Authority

Fannie Mae Foundation (To receive free training materials) Copy attached to  
P. O. Box 1810 this report.  
Aurora Il 60507-9806  
1-800-659-7557

First Accounts Program: The Montana Credit Union Network is establishing a First Accounts Program. They will be teaching classes in financial literacy with a focus on tribal members establishing bank accounts. The purpose is to ward off predatory lending, high interest check cashing fees, and other types of excessive costs to money management. They will be coordinating with the Bear Paw Credit Union and members of the Chippewa Cree Tribe. Contact:

Jeanne Bauman, VP of Compliance Services  
Montana Credit Union Network  
1236 Helena Avenue  
Helena, MT 59601  
Tel. 1-800-745-5546, ext. 131  
Fax (406) 442-9085  
[jeanneb@mcun.org](mailto:jeanneb@mcun.org)

Al Vukasin, President  
Bear Paw Credit Union  
P. O. Box 471  
Havre, MT 59501  
Tel. (406) 265-9626  
Fax (406) 265-8818  
[vukasin@bearpawcu.org](mailto:vukasin@bearpawcu.org)

Funding resources for capital improvements such as buildings is available through USDA Rural Development.

### **HEALTH BOARD/SOCIAL SERVICES/CHURCHES:**

The Health Care facilities campus consists of many buildings. Health-related issues include drug and alcohol, diabetes, and gambling. An in-house treatment center in addition to the wellness/activity center was identified as a need. Limited funding availability, a lack of water,

and a need for a waste-water treatment plant were identified as needs. A retirement home, day-care center, and a youth center were also identified needs and desires.

Regarding senior citizens, many are home-bound. Few seniors utilize the senior citizen facility. Many seniors live in extreme poverty with less than \$6,000 per year. Most of the services provided include meals, transportation, energy, and advocacy. Activities are no longer planned at the senior citizen center due to a lack of participation. Their vans have over 100,000 miles and vehicles are in need. Many elders have diabetes. A recent emphasis on veterans was successful as many tribal members are in fact veterans.

I find similarities in the Health Board needs and the Senior Citizen needs and recommend that they join together and coordinate/collaborate some of their joint issues. The lack of coordination and communications was brought out in these listening sessions. The Health Board also provides transportation services. Due to the distance, a second nutrition site for senior citizens is considered in the Box Elder area.

Your local church community has the same challenges: drugs and alcohol; no employment when off drugs and alcohol; lack of resources; and tribal members only turning to the church in a time of need. Your local churches can provide strength and leadership and need to be included in your planning committees when addressing key issues affecting health and welfare.

**RECOMMENDATIONS:** A new health care facility was identified as a project in need. Obviously this would be a project large in scope with a high cost involved. If this became a reality, obviously the many buildings on the now existing campus could be utilized for other purposes.

Planning and identifying resources is key. Identifying duplicate functions, services, and resources, and coordinating efforts in the health care/senior citizen areas is recommended. Tracking health care progress was identified as a need. When identifying resources, one must include the dollar amount of funds that are being paid outside the reservation boundaries for services being provided, such as retirement home costs that are paid off the reservation.

I see many resources that are available – and although additional funds are needed, it is important that the funds now available be utilized to their maximum and best use. Capital improvement projects may result in some debt obligation by the Tribe and projects must be well planned.

**CONCLUSIONS:**

1. Identify existing resources that are being utilized both on and off the reservation.
2. Leaders in Health Care, the Senior Citizens Center, and churches, along with tribal leaders and your local development corporation, need to establish a team or teams to strategically plan the future of these functions. Financial feasibility guidelines are easily available and this core team initially could do some internal analysis without cost.

3. When outside consultants are considered, ensure their track record indicates success for previous clients.
4. Think small and in phases rather than one large high dollar project.

RESOURCES:

USDA Rural Development

Leland Consulting Group

Bear Paw Development  
 Paul Tuss, Executive Director  
 Ryan Building  
 48 2<sup>nd</sup> Avenue  
 Havre, MT 59501  
[www.bearpaw.org](http://www.bearpaw.org)

Luanne Belcourt  
 Community Development Corp.  
 Rocky Boy

**RETAIL/BUSINESS/BANKING/FINANCING:**

The Rocky Boy Reservation has many needs. Although education is strong and a land base exists, tribal members indicated there is not a specific center of commerce. The few small businesses that do exist struggle with employee turnover and cannot compete with higher paying jobs. Working capital and seed money are challenges. Infrastructure costs and/or availability are recognized. The zoning process that is underway, however, will be positive for future development. Concerns about managing population growth will have an impact. The need to keep Rocky Boy Tribal members' money on the reservation is recognized in lieu of spending it off the reservation.

Tribal leadership was recognized and the progress the tribe has made in managing its financial resources since it became a compact tribe was identified as a strength.

Projects/businesses identified are as follows:

Laundry facility/services to meet community needs  
 Development off Highway 87  
 Visitor Center  
 Promote historic sites  
 Arts and crafts opportunities  
 Develop ski resort/golf course  
 Tourism opportunities  
 Roads

Hotel  
 Casino  
 Shopping Mall  
 Post Office  
 Bank/Credit Union  
 Hospital  
 Grocery Stores  
 Cemetery

The availability of bank financing and a loan system were identified as challenges. The community expressed a desire to have a bank, credit union, or branch bank located on the reservation.

## RECOMMENDATIONS:

1. A major key to development is the availability of financing. Financing for both small business loans as well as major developments is a necessity. The Stone Child College's recent new project is outstanding and was developed with grant funds. This is an outstanding achievement, but business development for profit restricts the availability of grant funds.
2. Local lenders are available to work with tribal members in both the business and housing arenas. However, the key to this opportunity lies in the strength of Rocky Boy's tribal court system. Lending in Indian Country from the private sector has been limited because of un-established past history. It is essential that accountability in the financial world as well as improved management skills be established. Personal finances need to be better managed.
3. Legal framework must be in place. The tribal court system must recognize that a lender has a security interest that will hold up in tribal court.
4. In the Fannie Mae legal documents for housing purposes, recent language relative to a "waiver of sovereignty" has been removed from its Memorandum of Understanding. Eviction and foreclosure ordinances must be in place. In these cases, the Fannie Mae legal department will assist in any housing-related legal review.
5. Personal financial literacy must be provided and instilled to its tribal members. This can be done through your tribal college, homebuyer education classes, and First Accounts Programs previously identified under the Education portion of this document.

Refer to resources listed under "Education" on Pages 3 and 4 of this report.

Stone Child College  
Rocky Boy

Luanne Belcourt  
Community Development Corp.  
Rocky Boy

Bear Paw Development  
Havre, Montana

First Interstate Bank  
Maria Valandra

USDA Rural Development

Mary Lou Affleck  
Fannie Mae – MT Partnership Office

## **HOUSING:**

Not only is there a shortage of housing, the existing housing stock is in need of rehabilitation. Land needs to be identified to build new homes and this should be resolved upon completion of the zoning classification project that is in progress. There is a lack of financial resources to maintain existing units and to comply with new codes. Infrastructure is needed and the current water system is at capacity. Based on projected population growth, 100 homes per year need to be constructed over the next 38 years. Mutual help homes are no longer available. Some tribal

members do not pay rent thus establishing an accounts receivable problem. Policies and regulations are challenging and cooperation, support and understanding are needed from tribal leadership.

The Tribal Housing Authority was recognized as being very competent. They have accomplished new creative approaches to housing solutions and have made positive progress. Other comments by tribal members are as follows:

Housing and tenant accountability	Need apartment complex
Waiting list of 475 families	Cluster sites cause social problems
Rocky Boy is a beautiful place	People don't pay rent
Run tribal programs like a business	Housing is affordable
Need trees and lawns in villages	Need water project
Change mind set that housing problems go to Housing Authority	Lack of insurance
Education needed for current tenants/ Homeowners	Lack of fire department

There are many opportunities in the housing arena that can be pursued. As a member of the Montana Partnership Office for Fannie Mae, I have been working with the Housing Authority and Legal Staff to establish legal framework for Single Family Homeownership mortgages. I strongly recommend that the proper legal framework be established. Tribal members who do not need any outside assistance or subsidy would be able to obtain their own mortgage loan upon tribal approval of leases. I recognize that poverty and unemployment are key factors at Rocky Boy, but I also recognize that many families are capable of self-sustaining. Establishing legal framework can facilitate these families. The following lenders are interested in making mortgage loans and taking a security interest in a lease with the tribe but only upon the establishment of legal framework:

Countrywide Home Loans, Inc.  
Terri Sills, Branch Manager  
2545 Central Avenue, Suite G  
Billings, MT 59102  
Tel. (406) 652-0111 Ext. 222  
Fax (406) 652-5138  
[terri\\_sills@countrywide.com](mailto:terri_sills@countrywide.com)

Independence Bank  
438 Third Street  
Havre, MT 59501  
Dawn Crowder, Loan Officer  
Tel. (406) 262-9699  
Fax (406) 262-9654

GreenPoint Mortgage  
CeAnn Kelly  
777 Post Oak Boulevard, Suite 700  
Houston, TX 77056  
Tel. (281) 469-0615  
Fax (713) 369-7170  
[ceann.Kelly@greenpoint.com](mailto:ceann.Kelly@greenpoint.com)

USDA Rural Development  
Cindy Stene, Manager  
Great Falls, MT 59401

Montana Homeownership Network  
509 1st Avenue South  
Great Falls, MT 59601  
Tel. (406) 761-5861

Fax (406) 761-5862

Lenders sell their mortgage loans to a secondary market. And Fannie Mae and the Montana Board of Housing are available upon establishing legal framework and the appropriate eviction and foreclosure ordinances. Both markets have a full legal staff available to assist in this process.

Mary Lou Affleck  
Fannie Mae – Montana Partnership Office  
(Refer to 1st page for complete information)

Native American Homeowners  
Task Force  
(Contact Mary Lou Affleck)

Department of Commerce  
Bob Morgan  
Montana Board of Housing  
301 South Park Avenue  
Helena, MT 59601  
Tel. (406) 841-2849  
Fax (406) 841-2841

In addition to establishing framework to accommodate Single Family Home Ownership loans, there are other housing opportunities available as follows:

Single Family or Multi-Family Housing Projects:  
Title VI loans – Leveraging NAHASDA funds (Investments by Fannie Mae)

Low Income Housing Tax Credits through the Montana Board of Housing  
(Investments by Fannie Mae)

American Communities Fund – Development funds available through Fannie Mae  
and a lender partner.

USDA – RD – Section 515 Multi-Family Housing Subsidized Loan Program

Contacts:

Mary Lou Affleck  
Fannie Mae Montana Partnership Office

David Bland  
Travois  
110 Barlow Creek Road  
HC 50, Box 4768  
Red Lodge, MT 59068  
Web: [www.travois.com](http://www.travois.com)

Mat Rude  
Montana Board of Housing  
301 South Park Avenue  
Helena, MT 596-1  
Tel. (406) 841-2845  
Fax (406) 841-2841

Lender Partners Available  
and can be coordinated.

**AGRICULTURE:**

All land is in tribal trust status. The tribe’s most precious resources are natural and discussions focused around how to develop more of them. The lack of capital equipment to farm individual tracts was followed by a recommendation for the tribe to provide access to machinery for small units.

There is a lack of enrolled tribal members with expertise in agriculture. An incentive for tribal members was discussed in an effort to encourage them to return and assist in education. There is a lack of agricultural education for their youth. Other concerns:

- |                             |                                  |
|-----------------------------|----------------------------------|
| Need water for irrigation   | Funding on trust land restricted |
| Need Tribal Council support | Need a pilot project             |
| Consider an ethanol plant   | Develop more natural resources   |
| Need a feedlot              | Marketable ag-value added        |
| Need roads                  | Need road maintenance            |

**RESOURCES:**

USDA Farm Services Agency  
Bozeman, MT 59715

USDA Rural Development  
Bozeman, MT 59715

**LAW AND ORDER:**

Drugs, alcohol, and gambling are issues. A lack of employment leads to drug and alcohol abuse. Adequate staffs for policemen with an adequate training program are challenges. A good Appellate Court System is necessary. Favoritism and political issues cannot enter into law enforcement. An adequate holding facility for youth is needed as well as a Troubled Youth Home. Reference to the multi-purpose center with more activities was re-emphasized. An improved Chemical Dependency Program and a need for a Police Commission were discussed.

Improved communications and respect for law enforcement officials was identified.

**RESOURCES:**

USDA Rural Development

Department of the Treasury

**PUBLIC RELATIONS:**

The following challenges were identified:

Need better communications	Need a radio station
Need more public input	Need access to Executive sessions
Need a Post Office	Need a pay telephone
Need a newspaper	Improved tracking of vital statistics
Belong to Havre Chamber of Commerce	State of Montana
Expertise is under-utilized	Need economic development

**RECOMMENDATIONS:**

1. The Tribe and the City of Havre need to improve their relationships and coordination efforts. As both have a direct impact on each other, there could be some benefits in creating a stronger relationship. This can lead to improved economic planning by utilizing the skills and expertise that both the City of Havre and the Rocky Boy Tribe can offer.
2. Coordination internally on the reservation will also enhance local efforts to address drug, alcohol, gambling, health-related issues, etc.
3. Utilize the leadership skills that exist throughout the community to brainstorm and conduct strategic planning. Tribal college leaders, health care leaders, church leaders, and tribal leaders are all willing to be involved in the problem-solving process.

**CONCLUSIONS/SUMMARY:**

1. The Tribe is making progress and you are commended for your efforts. Tribal leadership is strong and tribal members are committed to making their community a better place in which to live and raise their children. An emphasis on maintaining the Chippewa Cree culture is high on your priority list.
2. Identify and evaluate the existing tribal resources that are available. Eliminate duplication of services or identify where services may be combined. Continue your strategic planning efforts. Continue to utilize your local resources and include the Community Development Corporation.
3. As projects are identified, prepare comprehensive plans to include financial feasibility and justify the need. Also plan for the utilization of buildings that may become vacant as a result. Start small and phase projects to ensure success.
4. Recruit professionals with track records and successful projects. Be cautious about up-front payment of fees prior to project completion.
5. Utilize all the technical assistance that is available to you at no charge. For example, Fannie Mae, Rural Development, lenders, and task forces are available free of charge to assist you and to provide technical assistance.
6. Development and progress sometimes take a long period of time. Good planning and maximum use and/or leveraging of your resources needs to be a focus. Prioritize your needs/projects once they are identified. Develop time frames and responsible parties that must be accountable for their actions.

7. Ensure legal framework and ordinances are in place and establish strong relationships with lenders, partners, and attorneys representing them.
8. Consider formulating an incentive package for outside developers.

## **END OF REPORT**

### **LIST OF ATTACHMENTS:**

Community Dividend Issue No. 2 – 2000, Federal Reserve Bank of Minneapolis  
(Economic Development in Indian Country)

Indian Country Today Article  
(“Working the federal programs:”)

American Indian Report Article, November 2002  
(“Keeping it in Indian Country”)

Montana Homeownership Network, Inc. – Product Matrix

“Building Native Communities” – Financial Skills for Families Curriculum

Fannie Mae Products:

- Title VI Investments
- American Communities Fund
- Single Family Housing

## ROCKY BOY COMMUNITY ASSESSMENT

**Bob Parsley**  
**Rural Development Coordinator**  
**USDA Rural Development**  
**P.O. Box 850**  
**Bozeman, Montana 59771**  
**406-585-2588 FAX 406-585-2565**  
[Bob.Parsley@mt.usda.gov](mailto:Bob.Parsley@mt.usda.gov)  
<http://www.rurdev.usda.gov/mt/>

(with assistance from)

**Cindy Stene**  
**Community Development Manager**  
**USDA Rural Development**  
**Great Falls Local Office**  
**406-452-3806**  
[Cindy.Stene@mtgreatfal.fsc.usda.gov](mailto:Cindy.Stene@mtgreatfal.fsc.usda.gov)

### **GENERAL OBSERVATIONS:**

I was thoroughly impressed by the Chippewa Cree Community Development Corporation's efforts in organizing the Rocky Boy Community Assessment. It was obvious that the CCCDC and the Chippewa Cree Tribe are very interested in long range planning based on input from members of the Tribe and Tribal Community. As a part of the Montana Rural Development Partner's community assessment team, I found that there are very many needs within the Rocky Boy Community. However, there are also many very positive things already happening, and lots of people interested in seeing this community grow and develop over the next twenty years. I was thoroughly impressed by the place, the people, and the potential on the Rocky Boy's Indian Reservation.

It was great to visit with members to the Chippewa Cree Tribal Council during this community assessment. The Tribe is obviously very supportive of this assessment, and is looking forward to the recommendations that result from it. We felt assured that the Tribal Council will take a serious look at any recommendations brought forth by the Community Assessment Team. It was encouraging that several Council members took part in the listening sessions to listen to the proceedings, and also offer suggestions and recommendations themselves. The Tribal Council should be commended for their progressive attitude toward economic and community development.

A tour of Rocky Boy showed the Assessment Team that there is currently a lot of growth on the reservation, in terms of both population and facilities. There are many facilities that are very old and in need of major repair, however, there are many new buildings... i.e. Stone Child College, the fire station/detention center, and the Headstart facility. Many buildings such as the Clinic and school are over-crowded and in need of expansion or renovation. Roads, parking lots,

signage, etc. need immediate attention in several areas of the reservation. The population continues to grow at a rapid pace, and is overall, very young. However, without any significant business or industry on the reservation, there are few jobs, and unemployment is a major problem.

During the two days of listening sessions, the Assessment Team was able to hear from approximately 100 people in eleven separate listening sessions. The listening sessions allowed these individuals to provide the team with information regarding weaknesses in the community, strengths in the community, and projects they would like to see happen in two to twenty years on the reservation. The Team was most appreciative of the excellent turnout of people for the listening sessions, and assured the participants that their suggestions would play an important part in the development of the Assessment Report.

### **PLANNING:**

The Community Assessment is a beginning step in a strategic planning process that will help the Rocky Boy community assess problems and needs within the reservation community. It is very important that you first determine what the problems are, and where you are heading before any type of community activity or Tribal Council action takes place. Eventually you want to ensure that a majority of people within the community agrees with your assessment of need, and what projects/programs should be undertaken. This can be accomplished through community meetings and community surveys.

This report will provide a series of detailed recommendations to assist the community in finding specific resources with which to implement their proposed projects. However, it should be noted that the Assessment Team can only provide the community with **suggested resources**. It will be up to the people in the community to follow through and seek out human and financial resources to assist them with their proposed projects.

To develop a Strategic Plan for the Rocky Boy Community means to lay out a "blueprint for change". This blueprint will take a community from a "pie in the sky" vision of change to a series of changes with specific actions. Listed below are some of the reasons that Rocky Boy should develop a Strategic Plan.

- To create a vision of what the reservation wants to become in the future.
- To see the big picture of how the reservation economy, environment, and people will be changed.
- To select and agree on some common goals.
- To prioritize projects, programs, and community needs.
- To involve as many people and organizations as possible in the process.
- To find out how much time, money, and other resources are needed to create change.
- To get the support of local, State, Federal, Tribal, private, and non-profit partners.

Once the community/Tribe has decided to prepare a strategic plan, there are some steps to help get started.

1. Identify a lead organization. I presume that this would be the Chippewa Cree Community Development Corporation. This organization can provide leadership, support, meeting space, telephone, fax, copier, secretarial support, and other things needed to get started.
2. Form a steering committee. This should be a diverse group who has the trust and respect of others and who represents different interests within the community. In this case, I would suggest that this steering committee be selected from those people who participated in the listening sessions, although others should also be invited.
3. Involve all kinds of people. The strategic plan will have more support if many people are involved. It is critical that you hear from people who have different points of view, even if you don't agree with them. Encourage Tribal and non-Tribal members, low-income people, senior citizens, business leaders, farmer/ranchers, the media, and of course members of the Tribal Council. You should also consider local organizations that can help you carry out actions in the strategic plan, for example the Tribal College, BIA, IHS, County Commissioners, and local school district.
4. A strategic plan requires resources: people, places, and things (computers & copiers), etc. to do the work that needs to be done. Create a list of startup items and find people and organizations willing to help.
5. After you have found the people and resources, the steering committee should decide how the community will develop a strategic plan. Who will organize the meetings? Who needs to attend? When and how will the public be involved? How many meetings are needed? What results do you want from each meeting?
6. Develop a planning timetable. You need to develop a planning timetable that describes when and where events will take place, and who is responsible for organizing them. It is very important that people selected for organizing events are reliable, know the community, and are good communicators.

#### IMPLEMENTING A STRATEGIC PLAN:

No Strategic Plan is complete just because it is written. The hard work comes next, and it should be divided into several programs of work, perhaps two-year work programs. Each two year program describes who will do things, to or with whom, what will be done, at what cost, and how success will be measured. Some other key things to consider are:

- Start with smaller projects that have a high chance of success.
- Manage your resources wisely and get the most value for every dollar.
- Keep people informed and constantly involved.
- Set benchmarks to measure how well you are doing.
- Evaluate progress regularly and publicly.
- Learn from experience. If it doesn't work.....think it over.....try it another way!
- Celebrate successes publicly....utilizing all media sources available. This is an excellent opportunity to work with the Havre Daily News to develop a weekly section regarding Happenings at Rocky Boy!

For more information on Strategic Planning you can contact USDA's Office of Community Development (OCD). OCD is a great resource for community development.

Contact:

Dr. Rick Wetherill  
Director of Empowerment Programs  
USDA Rural Development - OCD  
Stop 3203  
1400 Independence Avenue SW  
Washington, DC 20250-3203  
202-619-7980  
rick@rurdev.usda.gov

OR

Tedd Buelow  
Rural Development Specialist  
202-619-7980  
tbuelow@ocdx.usda.gov

### **ECONOMIC DEVELOPMENT:**

A tremendous amount of the discussion during the listening sessions had to do with economic development. It is clear that the community of Rocky Boy does not have any business or industrial development either private or Tribal. Therefore, there are few jobs and the unemployment rate is extremely high. Since there are few businesses on the reservation, the Chippewa Cree people contribute significantly to businesses in the surrounding areas including the communities of Havre and Great Falls. Many people indicated that their dream would be to have substantial business development on the reservation, which would allow people to shop at home. With the establishment of local and/or Tribal businesses, some of this money would stay and circulate on the reservation. There are two things that need to be addressed in this regard. First of all the Tribe, community, and CCCDC must decide if and where a "commerce center" or "townsite" should be established. The designation of a center of commerce would allow for the development of a "local business district", which would also promote a central community concept for the creation of shops, malls, stores, etc. This would help get away from the very expensive "scattered sites" development that is presently going on around the Rocky Boy Indian Reservation. It would also ensure that new businesses would share the development and maintenance of this local business area.

Much of the information presented by the Rocky Boy community during the listening sessions had to do with improving the overall economic condition of the reservation.

Most people wanted to see increased business development and eventually industrial development to create employment. *There was extensive input regarding economic development planning, technical assistance for business development, leadership development training, and related issues.*

All of this fits within the scope of USDA Rural Development's Rural Business Opportunity Grant which non-profits, public bodies, and Indian Tribes are eligible to apply for. Grant funds may be used to assist in the economic development of rural areas by providing **technical assistance, training, and planning for business and economic development**. Grant selection criteria include the extent to which economic development resulting from the proposed project will be sustainable over the long term; the extent to which the project should lead to

improvements in the quality of economic activity within the community, such as higher wages, improved benefits, greater career potential, and the use of higher level skills; the amount of leveraging of funds from other sources; service to communities that are experiencing trauma due to a major natural disaster or the closing or major downsizing of a military facility or other major employer; service to communities that have remained consistently poor over the long term or have experienced long term population decline or job deterioration; and the extent of the project's usefulness as a best practice that may serve as a model for other communities.

*Applications are submitted to the RBS State Office in Bozeman. There is no deadline.*

Another Rural Development program that can assist Tribes, communities and businesses with economic development funding is the Rural Business Enterprise Grant (RBEG).

The Rural Business-Cooperative Service (RBS) makes grants under the Rural Business Enterprise Grants Program to public bodies, private nonprofit corporations, and Federally-recognized Indian Tribal groups to finance and facilitate development of small and emerging private business enterprises located in areas outside the boundary of a city or unincorporated areas of 50,000 or more and its immediately adjacent urbanized or urbanizing area. The public bodies, private nonprofit corporations and federally recognized Indian tribes receive the grant to assist a rural business. Eligibility is limited to public bodies, private non-profit corporations, and Federally-recognized Indian Tribal groups. Public bodies include incorporated towns and villages, boroughs, townships, counties, States, authorities, districts, Indian Tribes on Federal and State reservations, and other Federally-recognized Indian Tribal groups in rural areas. The small and emerging businesses to be assisted must have less than 50 new employees and less than \$1 million in gross annual revenues.

Funds are used for the financing or development of a small and emerging business.

Eligible uses are: **Technical Assistance (providing assistance for marketing studies, feasibility studies, business plans, training etc.) to small and emerging businesses; purchasing machinery and equipment to lease to a small and emerging business; creating a revolving loan fund (providing partial funding as a loan to a small and emerging business for the purchase of equipment, working capital, or real estate); or construct a building for a business incubator for small and emerging businesses.**

*Applications are submitted to the RBS State Office in Bozeman. There is no deadline.*

The Rural Business Cooperative Service within USDA Rural Development has several other programs that might promote economic development on the Rocky Boy's Indian Reservation.

For more information, please contact:

Mr. John Guthmiller, RBS Program Director.

USDA Rural Development

P.O. Box 850

Bozeman, Montana 59771

406-585-2540 [John.Guthmiller@mt.usda.gov](mailto:John.Guthmiller@mt.usda.gov)

Following is a list of organizations, agencies, resources, and websites that may help the CCCDC with their plans for sustainable economic and community development.

### **Administration for Native Americans**

Major goals are to: 1) assist Tribal and village governments, Native American institutions, and local leadership to exercise control and decision making over their resources; 2) foster the development of stable, diversified local economies and economic activities which will provide jobs, promote economic well-being, and reduce dependency on public funds and social services; and 3) support local access to, control of, and coordination of services and programs which safeguard the health and well-being of people and are essential to a thriving and self-sufficient community.

Examples of the range of projects which help to promote the economic and social development of Native Americans are: creation of new jobs and development or *expansion of business enterprises* and social service initiatives; establishment of new Tribal employment offices; *formulation of environmental ordinances and training in the use and control of natural resources*; enactment of new codes and management improvements to strengthen the governmental functions of Tribes and Native American organizations; and *establishment of local court systems*.

Administration for Native Americans

Mail Stop 8<sup>th</sup> Floor West

Aerospace Center

370 L'Enfant Promenade

Washington, DC 20447-0002

202-690-7776      [ana@acf.hhs.gov](mailto:ana@acf.hhs.gov)

<http://www.acf.dhhs.gov/programs/ana/index.html>

ACKCO, INC.-A contractor who will assist ANA applicants.

2214 N. Central, suite #250

Phoenix, Arizona 85004

Toll Free: 800/ 525.2859

(602) 253.9211

Fax (602) 253.9135

Theron Wauneka, Project Manager

Email: [Theron.Wauneka@ackco.com](mailto:Theron.Wauneka@ackco.com)

[www.anawestern.org](http://www.anawestern.org)

### **National Indian Business Association**

The National Indian Business Association (NIBA) is a non-profit 501 ©(3) organization established in 1992 to assist in the advancement of Native business development by providing information, programs, and services specifically designed to address the unique needs of American Indian and Alaskan Native business owners, entrepreneurs and Tribal governments. The NIBA headquarters is located in Washington, DC and operates under the auspices of an

eighteen member Board of Directors, representing tribally and individually owned enterprises nation-wide, from small retail operations to large corporations. For information contact:

National Indian Business Association

725 Second Street NE

Washington, DC 20002

202-547-0580

[niba@nibanetwork.org](mailto:niba@nibanetwork.org)

[www.nibanetwork.org](http://www.nibanetwork.org)

### **American Indian Business Association**

This organization is dedicated to supporting and encouraging American Indian people in academic, personal, and professional business pursuits.

American Indian Business Association

Robert O. Anderson School of Management

University of New Mexico

Albuquerque, NM 87131-1221

505-277-8447

[aiba@unm.edu](mailto:aiba@unm.edu)

### **First Nations Development Institute**

First Nations works with Tribes, Native communities, and rural or off-reservation Native non-profit organizations to build sustainable economies. Our strategy is asset based recognizing the great and diverse resources possessed by many Tribes and Native people. Our goal is to improve the ability of Native communities to control assets to build wealth in a way that recognizes Native knowledge and culture, is sustainable, and developed from within.

First Nations Development Institute

The Stores Building

11917 Main Street

Fredricksburg, VA 22408

540-371-5615

[www.firstnations.org](http://www.firstnations.org)

### **American Indian Business Leaders**

AIBL is designed to foster a support system for American Indian students interested in learning the skills necessary to acquire a job, design their own business, raise capital, network with successful American Indian business people, learn about and eventually use their formal education to assist with tribal economic development efforts.

AIBL is committed to consistently seeking career development opportunities for its members with employers interested in diversifying their work force. AIBL gives its members the tools to not only achieve academic success, but it also provides them with an opportunity to develop strong work ethics and gain professional work experience.

American Indian Business Leaders

University of Montana

Gallagher Business Building

Suite 366

Missoula, MT 59812

406-243-4879

<http://www.aibl.org>

### **Minority Business Development Agency**

US Department of Commerce

The Minority Business Development Agency (MBDA) is part of the U.S. Department of Commerce, specifically created to encourage the creation, growth and expansion of minority-owned businesses in the United States. The resources provided on this web site are a FREE service of the Minority Business Development Agency. MBDA's mission is to actively promote the growth and competitiveness of minority-owned businesses by providing access to public/private debt and equity financing, market opportunities, and management and business information; coordinating and leveraging public and private resources; and, facilitating strategic alliances.

888-324-1551

[help@mbda.gov](mailto:help@mbda.gov)

### **Center for American Indian Economic Development**

To enhance new and existing businesses, consulting services are offered on:

Business and financial planning and development

Marketing strategies

Human resource plans

Economic feasibility studies

Accounting practices and systems

Data and inventory management

Land use plans

Strategic planning

Economic policy development

Research studies

Business needs assessment

College of Business Administration

P.O. Box 15066

Flagstaff, AZ 86001-5066

928-523-7320

[cba\\_caied@mail.cba.nau.edu](mailto:cba_caied@mail.cba.nau.edu)

### **Native American Business Alliance**

The Alliance will develop relationships with the business community to bring Native American companies to the attention of companies that are searching for goods or services that can be furnished and be mutually beneficial to both parties. It has been established to be proactive in expanding opportunities to ensure the growth of Native American business. NABA offers technical assistance to the Tribes of the Americans, and believes that Native American companies are fully capable of competing on an equal basis and encourages corporations to provide opportunities based on sound business principals that would be mutually beneficial to both parties.

Native American Business Alliance

Michigan Office

30600 Telegraph Rd, Suite 3155

Bingham Farms, MI 48025

E-mail: [naba@native-american-bus.org](mailto:naba@native-american-bus.org)

Phone: (248) 988-9344

**Native eDGE:**

Native eDGE (economic Development Guidance and Empowerment) is an interagency initiative of the Federal Government to facilitate sustainable economic development within American Indian and Alaska Native communities. eDGE includes a telephone call center, a publications clearinghouse, this web site, and a technical assistance information center. The web site links seventeen federal agencies, educational institutions, and organizations through a single portal so that tribes, American Indians, lending institutions, and private businesses can collaborate to promote economic growth.

Native eDGE serves as a one-stop shop for access to information, Federal and non-Federal grants, loans, loan guarantees, and technical assistance for American Indians and Alaska Native organizations and individuals. Through this web site, you can search for specific resources for an individual project (eLAB), review timely information provided by Native eDGE partners (Partnership Center), browse through publications on economic development (Publications), catch up on what's new at Federal web sites (News), and obtain contact information (Contacts). ELab is a special section of the web site that houses a comprehensive database of Federal resources for Native Americans and Alaska Native organizations and individuals.

In addition, eLAB provides links to non-Federal resources and guidance. When you enter eLAB, you will be asked a series of questions to determine what stage of economic development you are in, what type of assistance you need, and what type of economic development project you are considering. This information will be used by a search engine to identify specific resources tailored to your needs. You will also be asked for contact information to benefit from the technical assistance that is available after registration. This information is confidential.

By registering, you will receive:

- A project profile that can be accessed each time you log in
- Search engines that enable the user to search all of the Federal Government's programs and financial resources available
- Search reports that are tailored to the eDGE user's individual needs and meets their profile criteria
- Access to information on how to proceed from stage to stage throughout the economic development process
- Access to private and public web links

<http://nativeedge.hud.gov> 1-877-807-9013

**COMMUNITY FACILITIES:**

Many of the comments made by Rocky Boy residents during the listening sessions suggested that there is a tremendous need for funding to build, improve, renovate, or remodel community facilities, and repair streets, and roads. There were also a lot of suggestions for a community/wellness center, or a similar facility that could be used by youth/middle age/elders for activities, meetings, health/fitness, etc. In reviewing the list of projects that people would like to see developed, I found that the list includes many projects that can be funded by the USDA Rural Development Community Facilities grant/loan program.

The Community Facilities program is part of the United States Department of Agriculture's Rural Development mission area. This program is designed to develop essential community facilities for public use in rural areas. **These facilities include schools, libraries, childcare centers, hospitals, medical clinics, wellness centers, assisted living facilities, fire and rescue stations, police stations/jails, community centers, museums, theatres, public buildings, street improvements, sidewalks, and transportation.** Community Programs utilizes three flexible financial tools to achieve this goal: the Community Facilities Guaranteed Loan Program & Direct Loan Program, and the Community Facilities Grant Program. For more information, please contact:

Sue Gantz, Community Facilities Specialist

USDA Rural Development  
P.O. Box 850  
Bozeman, Montana 59771  
406-585-2555  
[Sue.Gantz@mt.usda.gov](mailto:Sue.Gantz@mt.usda.gov)

Another financial and technical resource for the construction of health facilities, clinics, hospitals, etc., is the Indian Health Service. For more information contact:

George Allen  
Associate Area Director  
Billings Area Indian Health Service  
Office of Environmental Health & Engineering  
2900 4<sup>th</sup> Avenue North  
Billings, Montana 59107  
406-247-7082

### **INFRASTRUCTURE:**

Several comments were made about the need for improved water/waste water facilities and service within the Rocky Boy Reservation community. A very good source of funding for these kind of projects is USDA Rural Development, Rural Utilities Service (RUS). The Water and Environmental Programs (WEP) provides loans, grants and loan guarantees for **drinking water, sanitary sewer, solid waste and storm drainage facilities** in rural areas and cities and towns of 10,000 or less. Public bodies, non-profit organizations and recognized Indian tribes may qualify for assistance. WEP also makes grants to nonprofit organizations to provide technical assistance and training to assist rural communities with their water, wastewater, and solid waste problems. RUS also has funding for **distance learning and telemedicine projects.**

The Distance Learning and Telemedicine (DLT) program was originally authorized as a grant program under the 1990 Farm Bill, but was expanded in 1996 to include loans. Advanced Telecommunications Technologies (ATT) can help rural communities bridge the distance and provide rural schools, teachers, parents, and medical staff with new opportunities. ATT can be used for continuing education courses, to

increase career enhancement opportunities, and to provide advanced certification training for health and public safety officials.

Telemedicine is a means of delivering high-quality medical care to medically isolated rural communities. Surgical procedures, medical advancements, and new techniques can be shared across the nation and worldwide through telemedicine systems. Staff with access to this technology can save time, money, valuable resources, and most importantly LIVES!

DLT systems are hardware intensive, but capital costs of establishing the project, such as software, training, and technical assistance may be considered. RUS can finance up to 90% of the costs of acquiring eligible equipment for requested loans. RUS can finance up to 70% of the costs of acquiring eligible equipment for grants, combination grants and loans, and all applications not specifically requesting loans. <http://www.rurdev.usda.gov/mt/RUS/DLT.htm>

For more information, please contact:

Mitch Copp  
RUS Program Director  
USDA Rural Development  
P.O. 850  
Bozeman, Montana 59771  
406-585-2520  
[Mitch.Copp@mt.usda.gov](mailto:Mitch.Copp@mt.usda.gov)

Following is a list of resource providers that may be able to help Tribal infrastructure projects. It would be worth contacting these agencies to see if any technical assistance or funding is available to Tribal governments or non-profit organizations.

Montana Department of Commerce:  
Local Government Assistance  
[www.commerce.state.mt.us](http://www.commerce.state.mt.us)  
[neanderson@state.mt.us](mailto:neanderson@state.mt.us)

Montana Department of Natural Resources and Conservation  
[www.dnrc.state.mt.us](http://www.dnrc.state.mt.us)  
[rbeck@state.mt.us](mailto:rbeck@state.mt.us)

Board of Investments  
[www.commerce.state.mt.us/BrdInvst](http://www.commerce.state.mt.us/BrdInvst)  
[dewer@state.mt.us](mailto:dewer@state.mt.us)

Montana Department of Environmental Quality  
[www.deq.state.mt.us](http://www.deq.state.mt.us)  
[tlivers@state.mt.us](mailto:tlivers@state.mt.us)

Midwest Assistance Program  
[www.map-inc.org](http://www.map-inc.org)

Bill Leonard , Rural Development Specialist  
P.O. Box 1456  
Whitefish, Montana 59937  
406-863-4900

**COMMUNICATION:**

It is clear that the Rocky Boy's Reservation experiences the same ongoing "lack of communication" that many Montana communities and Indian reservations deal with. Changes occur regularly in elected positions, boards of directors, program directors, civic boards, etc. In addition, local, county, and Tribal governments also experience occasional changes in personnel that may be known only to them. And without someone or someone to keep track of these changes, communication will be severely limited causing time-consuming delays.

I would recommend that the CCCDC put together a Rocky Boy's Reservation Resource Directory, which would include names, addresses, telephone numbers, email addresses, and fax numbers of people/agencies/organizations involved in economic and community development. The resource directory would be modeled after the State and Tribal Resource Directory distributed by USDA Rural Development. The Rural Development Directory lists resource partners in the area of housing, business, water/waste water, in addition to Tribal, local, state, and federal entities that provide technical assistance and financial support for rural communities and Indian reservations in Montana. A copy of this directory can be requested from:

Brenda Sorensen  
Special Projects Representative  
USDA Rural Development  
P.O. Box 850  
Bozeman, Montana 59771  
406-585-2580

In addition to a resource directory for the reservation community, I would suggest that the CCCDC and the Chippewa Cree Tribe invite the editor/owners of the Havre Daily News to the reservation to discuss additional news coverage on the Rocky Boy's Reservation...activities, events, Tribal Council business, and other newsworthy issues. Perhaps the newspaper editor would initiate a special daily/weekly column for information and news from the reservation. This ties in with the CCCDC's efforts to furnish information to the Tribal and non-Indian community about their strategic planning efforts, economic and community development activity, and success stories.

It is very important to let everyone know about the successes that you are experiencing on the Rocky Boy's Reservation. The CCCDC should develop close ties with reporters and editors from major Montana newspapers like the Great Falls Tribune and the Billings Gazette. You should also publicize your Tribal news in newspapers like Indian Country Today which has a predominately American Indian audience, and circulates nationwide.

Indian Country Today  
3059 Seneca Turnpike

Canastota, NY 13030  
[editor@IndianCountry.com](mailto:editor@IndianCountry.com)  
1-315-829-8393

### **AGRICULTURE:**

Agriculture is a very important part of the economy of the Rocky Boy's Reservation and surrounding area. I would recommend that CCCDC research any and all agencies, organizations, and programs that can assist the Tribe, individual Tribal members, or others who work on farm/ranch operations in and around the reservation.

In addition to the US Department of Agriculture, which has many programs for American Indian farmers and ranchers, there are other organizations that have been organized to assist Indians with ag-related issues and problems.

US Department of Agriculture:  
Farm & Foreign Agricultural Service  
Natural Resources and Environment  
Food, Nutrition, and Consumer Services  
Marketing & Regulatory Programs  
Research, Education, and Economics  
<http://www.usda.gov/services.html>

Intertribal Agriculture Council  
100 North 27th Street, Suite 500  
Billings, MT 59101  
(406) 259-3525 Phone  
(406) 259-9982 Fax  
[iac@i-a-c-online.com](mailto:iac@i-a-c-online.com)

### **LEGAL/TRIBAL COURTS/LAW & ORDER:**

Throughout the listening sessions, the assessment team heard numerous remarks about the legal system and law enforcement on the Rocky Boy's Indian Reservation. Most of these remarks had to do with the inability of the Justice System to prevent crime, and also unequal treatment of those who violate the law. It is obvious that there are serious problems in law and order on the reservation. However, a great deal can be accomplished through proper education and training of police officers, criminal investigators, juvenile justice workers, paralegals, prosecutors and Tribal judges in the Tribal court system. In my research I found that there are many agencies and organizations that can assist Tribes with Law & Order/Criminal Justice issues. Following is a list of some of them.

### **Native American Rights Fund**

The Native American Rights Fund (NARF) is a non-profit 501©3 organization that provides legal representation and technical assistance to Indian tribes, organizations and individuals nationwide - a constituency that often lacks access to the justice system. NARF focuses on applying existing laws and treaties to guarantee that national and state governments live up to their legal obligations.

The staff of NARF, many of whom are Native American, use their understanding of Indian legal issues to assist tribes in negotiating with individuals, companies and governmental agencies. With credibility built over twenty-nine years, NARF has become a respected consultant to policy makers and others engaged in drafting legislation. As a consensus builder, NARF works with religious, civil rights, and other Native American organizations to shape the laws that will help assure the civil and religious rights of all Native Americans. This emphasis helps tribes in all fifty states to develop strong self-governance, sound economic development, prudent natural resources management and positive social development.

Native American Rights Fund  
1506 Broadway  
Boulder, Colorado 80302  
303-447-8760      <http://www.narf.org>

North American Indian Legal Services, Inc.  
Can help with drafting Tribal codes, juvenile justice-advocacy & networking, Tribal court computer systems, and records research of Tribal courts.  
8333 Greenwood Boulevard, Suite 275  
Denver, Colorado 80221  
303-988-2611      <http://www.nailsinc.org>

National Indian Justice Center  
Provides service and training for Tribal personnel, and has good newsletter.  
5250 Aero Drive  
Santa Rosa, CA 95403  
707-579-5507      <http://www.nijc.indian.com>

National American Indian Court Judges Association  
A non-profit dedicated to the support of American Indian justice systems through education, information sharing, and advocacy. Works to strengthen and enhance Tribal justice systems.  
3618 Reder Street  
Rapid City, SD 57702  
605-342-4804      [mail@naicja.org](mailto:mail@naicja.org)

Office of Tribal Justice  
Single point of contact with the US Department of Justice for meeting the broad and complex federal responsibilities owed to American Indian Tribes.  
Room 5634 Main Justice Building

950 Pennsylvania Avenue NW  
Washington, DC 20530-0001  
202-514-8812 <http://www.ojp.usdoj.gov>

Office of Violence Against Women  
US Department of Justice

Under the violence against women grant programs administered by the Department of Justice, the Office has awarded more than \$1 billion in grant funds, making over 1,250 discretionary grants and over 350 STOP (Services, Training, Officers, Prosecutors) formula grants to the states and territories. These grant programs help state, tribal, and local governments and community-based agencies to train personnel, establish specialized domestic violence and sexual assault units, assist victims of violence, and hold perpetrators accountable. More than 6,500 STOP subgrants have supported community partnerships among police, prosecutors, victim advocates, and others to address violence against women.

Office on Violence Against Women

810 7th Street, NW

Washington, DC 20531

(202) 307-6026 phone

<http://www.ojp.usdoj.gov/vawo> National Domestic Violence Hotline - 1-800-799-7233

National Indian Child Welfare Association

[info@nicwa.org](mailto:info@nicwa.org)

The Crow Tribe has recently made some remarkable improvements in their Tribal Police Department. They have conducted a community survey seeking people's advice with regard to law and order. They have also sought the advice of the schools, and are working closely with local school districts, including the hiring of a school resource officer. The jail facility has been renovated by the inmates, and the entire police department has been re-organized. Much of the credit for the success of this Tribal law and order project has been given to the new Police Chief Darren Cruzan. He can be contacted at 406-638-2631 in Crow Agency, Montana.

### **LEADERSHIP TRAINING:**

The Native Nations Institute for Leadership, Management, and Policy (NNI) serves as a self-determination, development, and self-governance resource to indigenous populations in the United States, Canada, and elsewhere. Its programs address the challenges of nation building through:

- leadership and management programs to train present and future leaders
- policy analysis on issues of critical importance to indigenous nations
- basic research on the foundations of self-determined economic and community
- development, and collaborative relationships with Native Nations and organizations.

The Native Nations Institute was founded by the Morris K. Udall Foundation and The University of Arizona. NNI is part of the University's Udall Center for Studies in Public Policy and is an outgrowth of the research programs of the Harvard Project on American Indian Economic

Development. NNI partners with the Harvard Project on similar themes; both NNI director Manley Begay and Udall Center director Stephen Cornell co-direct the Harvard Project with Harvard economist Joseph Kalt. NNI's operations depend on frequent consultation with its International Advisory Council made up of Native leaders and professionals from the United States and Canada.

NNI's purpose is to provide Native nations with comprehensive, professional training and developmental programs of the highest quality designed specifically to meet the educational needs of indigenous leadership and management, and to provide these nations and other policymakers with outstanding policy analysis and basic research presented in usable, accessible form. The overall goal of the Native Nations Institute is to make an enduring, practical contribution to the effort of indigenous nations to improve the economic and social well-being of their peoples and regain effective control of their own futures.

For more information contact:

The Native Nations Institute for Leadership, Management, and Policy  
Udall Center for Studies in Public Policy  
The University of Arizona  
803 East First Street  
Tucson, Arizona 85719  
Tel: (520)884-4393  
<http://udallcenter.arizona.edu>      Email: [NNI@email.arizona.edu](mailto:NNI@email.arizona.edu)

### **TOURISM/BEAUTIFICATION:**

Tourism and beautification of the Rocky Boy's Reservation go hand in hand. Tourism should continue to be a high priority issue, however, reservation beautification will be a key to keeping tourists coming to this area to enjoy the many sites and scenery.

In most cases, it doesn't take a lot of funding for a beautification project. However, it does require volunteerism, coordination, and cooperation amongst various Tribal programs, agencies, and local organizations. Everyone must chip in to help!

Several Montana Indian reservations already conduct Reservation Clean-up Days once or twice a year to ensure that litter, weeds, junk, and unsightly areas are cleaned up. In some cases the local schools are the focus for the cleanup, however, any and all Tribal programs, government agencies, or local churches & organizations also get involved.

In some cases, Tribal employees are released for a few hours to help with the cleanup effort. Schools also release children for a few hours per day, and the Tribe donates trucks, equipment, and garbage bags for this project. The Tribe's involvement is key!

The Tribe should then consider developing an attractive and informational website that will show what Rocky Boy has to offer tourists and other interested people. Tourists are always seeking interesting places to visit, camp, hike, bike, fish, hunt, or ski, however, Indian reservations are often "scary" places for tourists and even non-Indian Montanans to visit. It is up to the Tribe or Tribal tourism program to demonstrate to reservation visitors that they are welcome, will be safe, have a good time, learn lots of things, and see many interesting sites. The Internet is used more and more by tourists to plan their vacations and holidays. Be sure and use this tool in your efforts to promote tourism on the reservation. Be creative! Use promotions like "Get married on a reservation" or "Invite a friend to Rocky Boy"! "How about spending your vacation/honeymoon in a real tipi?" or "Take part in a traditional Indian powwow, sweat, giveaway, etc!"

You also need to consider working more closely with Travel Montana as a partner in your efforts to improve tourism. Check out their Indian Nations website! There isn't much there about Rocky Boy. <http://indiannations.visitmt.com/> The site needs work!

Following is a list of resources for Tribal tourism programs:

Indian Country Tourism USA

1900 Wazee, Suite 100

Denver, Colorado 80202

303-661-9819

[conference@nativetourismalliance.org](mailto:conference@nativetourismalliance.org)

Montana Promotions Division

Travel Montana

301 South Park P.O. Box 200533

Helena, Montana 59620-0533

406-841-2870

<http://www.state.mt.us>

Special Events Grant Program (SEGP)

Montana communities, organizations and tribal governments sponsoring or planning special event projects are invited to apply for \$50,000 in state tourism "bed tax" grant funds available from the Montana Department of Commerce, Travel Montana Special Events Grant Program (SEGP).

For complete guidelines and an application form, please refer to the following links (all documents require Acrobat Reader). You may also call or email Carol Crockett at 406-841-2796, email: [Carol@visitmt.com](mailto:Carol@visitmt.com):

Alliance of Tribal Tourism Advocates

Our overriding goal is to enhance tourism development prospects for the tribes, thereby providing employment and economic benefits for Indian people on the reservations and in off-reservation Indian communities.

P.O. Box 673

Chamberlain, SD 57325

605-245-2327

<http://www.atta.indian.com/>

Taos Pueblo Tourism

A good example of a Tribal tourism website.

<http://taospueblo.com>

### **GENERAL INFORMATION:**

The online **Catalog of Federal Domestic Assistance** gives a person access to a database of all Federal programs available to State and local governments (including the District of Columbia); federally-recognized Indian tribal governments; Territories (and possessions) of the United States; domestic public, quasi-public, and private profit and nonprofit organizations and institutions; specialized groups; and individuals.

After you find the program you want, contact the office that administers the program and find out how to apply.

The website is <http://www.cfda.gov/>

Code Talk:

Code Talk is a federal inter-agency Native American Web site designed specifically to deliver electronic information from government agencies and other organizations to Native American communities. Code Talk is hosted by the U.S. Department of Housing and Urban Development, Office of Native American Programs. CodeTalk is named for the CodeTalkers who served their country with honor and distinction during WWII.

The website is <http://www.codetalk.fed.us>

FirstGov - Your First Click to the US Government

On FirstGov.gov, you can search more than 51 million web pages from federal and state governments, the District of Columbia and U.S. territories. Most of these pages are not available on commercial websites. FirstGov has the most comprehensive search of government anywhere on the Internet. We are working with agencies to encourage portals organized around customer groups and topics, instead of agency names. Examples of cross-agency portals include: seniors, students, people with disabilities, workers and exporters.

FirstGov™ is the U.S. government's official web portal.

Office of Citizen Services and Communications

U.S. General Services Administration

1800 F Street, NW, Washington, DC 20405

Have any questions about the federal government? Call 1-800-FED-INFO (1-800-333-4636)

### **ELDERS/AGING:**

I found a single website that dealt with programs and resources for elders. It appears that there are many great resources available. The website provides an index of other sites where resources for elders can be found.

U.S. Administration for Aging

200 Independence Avenue, SW

Washington, DC 20201  
(Programs and Resources for American Indian Elders)  
Dr. Yvonne Jackson            [yvonne.jackson@aoa.gov](mailto:yvonne.jackson@aoa.gov)  
<http://www.aoa.gov/>            [aoainfo@aoa.gov](mailto:aoainfo@aoa.gov)

### **LANGUAGE & CULTURE:**

The Chippewa Cree people are extremely fortunate that many of the elders, adults, and students speak or understand the Cree language. Obviously, the language is being preserved and passed down to the younger generation in various ways and means. However, concerted efforts should be made to ensure that the language and culture become a part of everyday life. In fact a way of life! Efforts should be made to retain the language through in-school bilingual programs, high school language clubs, adult education classes at Stone Child College, and using the language on signage, local business store fronts, Tribal buildings, and incorporating the language into Tribal Council meetings and staff meetings. The experts in Chippewa Cree language and culture live amongst you on the reservation. It is critical that you use their expertise before it is lost. Whenever a native speaker passes away, an important bit of the culture is lost forever! A great resource person for information and funding in regard to language programs is:

Lynn Hinch    [lhinch@state.mt.us](mailto:lhinch@state.mt.us)  
Bilingual Education Specialist  
Office of Public Instruction  
P.O. Box 202501  
Helena, Montana 59620-2501  
<http://www.opi.state.mt.us/bilingual/index.html>

### **RADIO STATION**

In the listening sessions many people discussed the need for a local radio station on the reservation. This station could be developed to stand alone, or somehow connected to the local station at Ft. Belknap.

For more information contact:

KGVA FM 88.1  
Ft. Belknap College  
P.O. Box 159  
Harlem, Montana 59526  
406-353-4556

or

AIROS (American Indian Radio on Satellite (or)	Corp for Public Broadcasting
1800 North 33 Street	401 9 <sup>th</sup> Street NW
Lincoln, NE 68583	Washington, DC 20004-2129
<a href="mailto:airos@unl.edu">airos@unl.edu</a>	202-879-9600
<a href="http://www.nativecalling.org">www.nativecalling.org</a>	

### **COMMUNITY SURVEY**

In order to get people involved in any community development effort, it is a good idea to conduct a community survey to demonstrate that you really care about what the community

thinks, and whether or not they will support your economic/community development projects. As a community development entity you must feel comfortable that the majority of the community supports your efforts to build, renovate, rehabilitate, or do whatever needs to be done. You must also be assured that, if local funds are needed, that the community supports the use of their money for these proposed projects.

At this point, there are so many projects that need to be done on the Rocky Boy reservation that a prioritization of projects is a major first step. A community survey would allow you to find out which of the projects discussed in the "listening sessions" are most important to the community. Then because financial resources are limited, difficult decisions will have to be made regarding what should be done first.

Since funding is limited, economic/community development will be extremely difficult without help from outside investors, local, state, federal governments, and foundations. These funding entities want to see projects and programs that get to the heart of the socio-economic problems that have plagued Indian reservations for many years. It is becoming more and more important for people with funding to know that their money will be used to finance activities/projects that are a part of a structured plan, which can be used over a ten to 20 year period and is focused on sustainable development. This plan should be a true vision of what the Tribal community wants to become in the future. A future complete with good schools, safe and affordable housing, clean water, low unemployment, an effective legal system, and the Chippewa Cree culture strong and visible in the community.

In closing, I would like to say that the Chippewa Cree people are blessed to live in such a beautiful place. This reservation is one of the most beautiful reservations in the United States. The Bearpaw Mountains and other geographic sites on the reservation can be used to draw tourists and other interested people to visit the many interesting places in and around Rocky Boy. Tourists can enjoy the sites and scenery, and also experience American Indian history and culture at its best.

There are so many talented people on this reservation, with remarkable skills, expertise, and experience. It is essential that all these "resource" people be identified and utilized in some part of your development effort. Make sure that everyone who wants to contribute has a chance to participate in the implementation of your Strategic Plan. Don't leave anyone out!

**By: Randy Hanson / Regional Development Officer**  
**Montana Department of Commerce**  
**Box 311, 48 2<sup>nd</sup> Ave., rm. 211**  
**Havre, Mt 59501**  
**406-265-9579**  
[hanson@ibic4.ibic.org](mailto:hanson@ibic4.ibic.org)  
[www.commerce.state.mt.us](http://www.commerce.state.mt.us)

### **General Observations:**

Whenever visiting a new community do you start comparing it to communities in your own area? I do!

Is it surprising then that first impressions are what stay with us? As a visitor my biggest problem was lack of signage, a map of area roads and listing of businesses with locations.

Rocky Boy is similar to many small rural communities in that you find both homes and community reflecting the values, skills and interests of those living there.

Thanks for including me in the invitation to participate and experience a Sweat Lodge. For weeks now, I have re-experienced the feelings and insights and hope to respond with insights for the community to consider.

In my report to you, I am going to compare Rocky Boy to a house with five Key components:

- 1 Businesses are the **Doorway** to the community as this is visitor's first contact.
- 2 Infrastructure is the **Foundation** that protects businesses and residents
- 3 Poverty VS. Wealth is the **Windows** people judge by
- 4 Economic Development provides the **Structure / Framework** for growth
- 5 Funding is the **Roof** that helps weather the storms

Under each topic, I am also going to break down what I think is Short and Intermediate projects.

### **Business:**

\*\*\*\*\*

## ***Business & Community Theme***

Image – Image – Image!

What is your image? I am not sure! Is it; sports oriented, natural resources, the ski hill, beadwork, POW-WOW dancers or something else? I think - All of these and more!

The point is that your image is determined in a large part by those that travel too and visit your community. What do they think?

*Short term solution:*

I would recommend that a conversation be started within the year with a marketing firm about doing a regional traveler survey. This survey could be combined with other surveys needed for Growth plans and Needs assessments. Keep in mind that your community of Rocky Boy is the **Product** you are trying to sell to the rest of the world.

*DEVELOP AND TELL YOUR STORY OR YOUR COMMUNITY IS JUST ANOTHER PLAIN DOOR!*

\*\*\*\*\*

## Montana Marketing / Advertising Consultants

Ever wonder why some community organizations thrive while others struggle? I believe the reason in part is because those organizations realize when negative trends began; financially, with membership or with ways of doing business. In most cases, turning things around can be traced back to getting help from outside consultants. And before financial / fundraising consultants can work their "MAGIC" the goals, market research and strategic planning must be done.

This void is filled in Montana by a variety of Montana Marketing firms. Each is multi talented and depending on size --- specialize in one of the following areas: Market Research, Strategic Planning, Advertising, Promotion, Financial Analysis & Projections or Marketing Workshops.

Listed here are those firms that I have worked with over the last 10 years.

Ad Scripts, Inc., Advertising & Public Relations  
% Kathryn D. Hubbell, APR  
Box 8168, 700 Simons Dr  
Missoula, Mt 59807  
406-728-4595  
[adscript@montana.com](mailto:adscript@montana.com) or [www.adscript.com](http://www.adscript.com)

Advantage One Marketing LLC  
% Michael Utter, President  
210 Cirque Dr.  
Bozeman, Mt 59718  
406-587-5779  
[michael@advantageone.com](mailto:michael@advantageone.com)

Applied Communications  
% Kathleen McMahon, President  
2732 Evergreen  
Great Falls, Mt 59406  
406-452-9780  
[kcmahon@initco.net](mailto:kcmahon@initco.net) or [www.appcom.net](http://www.appcom.net)

Marketing Works  
% Leesa Nopper, President  
3175 Fieldstone  
Bozeman, Mt 59715  
406-539-3499  
[lnopper@attglobal.net](mailto:lnopper@attglobal.net)

Munson Consulting  
% Vicki Munson, President  
8505 East Shore Route  
Polson, Mt 59860  
406-887-2126  
[vmunson@cyberport.net](mailto:vmunson@cyberport.net)

Ripple Marketing LLC  
% Kitch Walker, President  
Box 10221, 2245 West Koch, Suite C  
Bozeman, Mt 59719  
406-585-8168  
[kitch@ripplemarketing.com](mailto:kitch@ripplemarketing.com) or [www.ripplemarketing.com](http://www.ripplemarketing.com)

Wendt Kochman  
% Carl Kochman, President  
615 2<sup>nd</sup> Ave. N.  
Great Falls, Mt 59401  
406-454-8500  
[ckachman@wedntkochman.com](mailto:ckachman@wedntkochman.com) or [www.wedntkochman.com](http://www.wedntkochman.com)

\*\*\*\*\*

## Business Information

Information is POWER. If others know more about your industry and its trends then you do – *you need to learn more*. Not only should you participate with the Chamber and other resource providers on building a business section in the local library(s) – you should build one for your own business.

Books that resource partners [ Chamber, SBDC, SCORE, Tribal Colleges, TBIC's and RDO's ] have access to include:

- Montana Business Directory --- lists all business and organizations in Montana.  
Great for leads.
- Small Business Sourcebook --- lists industries, start-up information, publications  
And National / State association.
- Harris Directory of Montana Businesses --- Key lists of Manufacturers and  
businesses by community & SIC code.
- Upstart Publishing --- Market Planning / Business Planning.

- Crisp Publishing --- Self-study books. 200 topics in 11 subject areas.
- Encyclopedia of Associations --- List State and National Associations.
- Thomas Registry --- Lists all United States Manufacturers. Great source for parts for older equipment.
- Essential Managers Series --- Over 30 How-To management books – each about 70 pages – packed full of charts, key points and tips.

*Short term solution:*

Contact resource partners about building the business sections of local libraries.

\*\*\*\*\*

## ***Business Retailers***

I would encourage local retailers or someone from the CDC, Stone Child College or TBIC to begin going to market to learn about rules and regulation. Then they need to occasionally take someone from Rocky Boy interested in opening a business as a guest to show them the ropes and mentor them about rules and regulation of the Market that usually is different then rules and regulations for a Trade Show.

Most “Markets” have members or other contacts to help with this process.

The Billings Market Association in Billings – in its 60<sup>th</sup> year – known as the largest General Market in the US since the early 1990’s is a good place to start. In 1996, a Billings Market Board member and I teamed up to put together a video series called “On the Road to Going to Market” which included a workbook with definitions, worksheets and examples of paperwork needed. This material was used in conjunction with organizing trips to the market. Over 200 businesses and manufacturers have participated and 60 % are still doing business with the Billings Market.

***Short Term Solution:***

Find someone with - Going to Market - experience and help them mentor current business owners and new entrepreneurs about; buying at market, store layout, merchandising, keystoneing and market niches.

Contact: Billings Market Association  
 % Verba Valentine  
 Box 80145  
 Billings, Mt 59108-0145  
 406-652-6132

MDOC / RDO  
 % Randy Hanson  
 Box 311  
 Havre, Mt 59501  
 406-262-9579

\*\*\*\*\*

### **SCORE**

I would encourage business and professional individuals in Rocky Boy and Box Elder to check out becoming members of SCORE [ Service Corps of Retired Executives – a SBA national program ] Montana has eight chapters and 200 members. The closest chapter is at the Chamber in Havre.

SCORE councilors provide “free” mentoring on business issues to start-up or existing businesses using knowledge gained through personal experience. These councilors work very close with SBDC’s and Chambers on providing training on; How to really Start a Business, Financing Your Small Business, How to Chose the best Bank for Your Business and How to Incorporate Your Business.

#### *Short Term and Intermediate Solution:*

Anyone with experience in Business should contact a local chapter about becoming a member and / or starting a satellite chapter.

Havre SCORE  
% Gus Korb  
Box 308  
Havre, Mt 59501  
406-265-4383

### ***Sirolli Institute***

A similar organization starting to gain a foothold in America is called the “Sirolli Institute”. This too is a grass roots program that puts together a local coalition / board but hires a facilitator who visits with businesses and helps them find business & financial resource people that can help put a plan together.

The biggest difference between SCORE and Sirolli is that SCORE councilors are volunteers who are contacted by businesses through the Chamber and Sirolli has a paid facilitator who is introduced to businesses by a board member before counseling begins.

Currently Montana has one active Sirolli Institute in Northcentral Montana covering Teton, Toole, Pondera and Glacier Counties. The Golden Triangle Enterprise Facilitation Program “GTEFP” has taken two years to organize and is still struggling with raising \$ 300,000 for a three-year budget.

For information on GTEFP, Contact: GTEFP  
% Steve Horowitz – Facilitator  
Valier, Mt 59486  
406-469-2311

\*\*\*\*\*

## ***Business Tax Incentives***

Tax incentives in Montana fall under four headings: Corporation License Tax, Natural Resource Tax, Property Tax and Gasoline & Vehicle Fuels Tax.

The only local option's fall under Property Tax. These options include:

- New or expanding industries
- Reduced rate for remodeling of building or structures
- Exception for Business Incubators
- Industrial Parks
- Suspension, cancellation of Delinquent Taxes

For a complete breakdown, contact: Montana Department of Revenue  
Customer Service Center  
Mitchell Building  
Helena, Mt 59620  
406-444-6900  
[www.state.mt.us/revenue](http://www.state.mt.us/revenue)

### *Intermediate Term Solution:*

Gather and add Tax Incentive information to business sections of local libraries. The Tribal Council, City and County should also put fact sheet together on what incentives they are willing to give and under what conditions. This should be shared with each other as well as with every Economic Development group that is interested.

\*\*\*\*\*

## ***Workforce Development***

Montana's Workforce Development System has evolved over the last 10 years to be more cognizant of Resource Partners, each with limited staff and budget. With the signing of the Workforce Investment Act of 1999 --- States were encouraged to streamline services.

Montana's system split the State into 13 Regions and groups formed Community Management Teams (CMT's) that worked on a Business Plan that describes partners and

programs that will be provided in individual regions. Each region can then apply to State Program for a \$ 25,000 grant to run any special programs developed not covered by existing programs or budgets.

In spring of 2002, the Statewide Program became JOB \ LINC and interested individuals can contact any Job service or HRDC to get sign up.

JOB \ LINC can be contacted in Havre at: Havre Job Service  
Workforce Center  
160 First Ave  
Havre, Mt 59501  
406-265-5847  
[www.jsd.dli.state.mt.us](http://www.jsd.dli.state.mt.us)

*Short Term and Intermediate Solution:*

Get involved with JOB \ LINC and attend meetings. This program was set up to help business solve labor and customer problems

\*\*\*\*\*

## ***Art is a Business***

Every community can boast about the talented individuals living there. The problem that many of these individuals face is marketing their Arts & Crafts. Many do not know of resources available --- not even local resources.

These local resources - Art Centers, Museums and Marketing Professionals - need to continue to evaluate training opportunities that would help further develop the industry in the area. I would suggest a layered / joint venture by all interested parties.

- (1) Organize existing artist / enthusiasts
- (2) Cross promote --- display art or crafts at Museum, Museum posters at Art Gallery.
- (3) Set up series of workshops. Repeat yearly.
- (4) Internships / apprenticeships.
- (5) Work with Regional groups to foster traveling shows / displays.
- (6) Work with Montana Arts council on grant program for transferring of skills.
- (7) Work with Marketing firm / Sales Rep to promote your items.

Most of the talented individuals I know, just want to produce their Art of Craft. They do not want to develop the skill to sell it.

*Short Term Solution:*

Invite Debbie Vandenberg and Craig Erickson – from the Havre Chamber of Commerce – to be speakers on Tourism Corridors to local Artists, Crafters, Outfitters, B&B and other Tourism providers. Debbie and Craig participated - along with 65 others - in Fort Benton to begin developing a series of Northcentral Montana Tourism Trails that encourages tourists to stop at out-of-the-way places where artisans are working their crafts, stores that are showcasing regional items and recreational businesses that give the visitors a unique experience.

See below!

Debbie & Craig can be contacted at: Havre Chamber of Commerce  
% Debbie Vandenberg & Craig Erickson  
Box 308  
Havre, Mt 59501  
406-265-4383

*Intermediate Solution:*

Begin putting together a Cultural / Tourism Corridor by talking with individuals that are skilled in various Arts or Crafts.

NOTE: New Release of September 06, 2002

**Cultural Heritage Corridor Development Workshop**  
Economic Development in Northcentral Montana

Fort Benton, Mt. Cultural Corridor Development Workshop coming to Northcentral Montana ---

Economic Development in rural Montana is taking shape in the form of cultural corridors in Northcentral Montana's Golden Triangle area. The community of Fort Benton recently received a Professional Development grant from the Montana Arts Council (MAC) to host a workshop featuring Becky Anderson, Executive director of Handmade in America. The workshop, scheduled for October, 9-10, 2002, in Fort Benton, builds upon other cultural tourism work in which Travel Montana, the Montana Arts Council and the state's six tourism regions, and have been involved in bringing the arts and culture into the economic development arena in Montana. The Fort Benton River and Plains society received the MAC grant on behalf of communities throughout Northcentral Montana that are aggressively working on stimulating economic development through marketing alliances along trails, loops and corridors. Residents of Northcentral Montana see the potential of bringing visitors here to enjoy the history and the contemporary offerings of the region, while at the same time respecting the environment and each community's desires for growth and development.

Becky Anderson, Executive Director of Handmade in America, brings to Montana one of the nation's finest examples of community and economic development through a system of "trails" that celebrates the artistic quality and value of handmade objects. This will be

Anderson's third trip to Montana, each time renewing the message of "working with the assets you have available in your area" to create new economies, built upon the knowledge and creativity of the people already in your community. Anderson is a nationally acclaimed expert in developing rural economies through the process of partnering people together along "trails" in order to maximize opportunities for increased revenue throughout an entire area. These offerings include artistic creations through local sales venues, special events, unique cultural experiences for weekend getaways, and local interpretation of history and heritage. With twenty-two years experience in community and economic development, and as a former industrial recruiter for Asheville, NC, her expertise and experience run deep. Her passion is small town, rural development. She relates to the issues and opportunities of changing economies here in Montana. Her message of confidence in revitalizing rural America resonates with Montanans who cherish their home state, their way of life and the prospects of a vibrant future here.

The two-day workshop will serve as a springboard to plan how the corridor, or a system of corridors, can develop in a network throughout Northcentral Montana. The goal is to increase the "critical mass" for marketing the region as a great place to experience the people, places and products of this area. Groups in Cut Bank, Havre, Great Falls / Rural Cascade County, Virgelle and Big Sandy have started spreading the word to the arts, cultural and heritage communities as well as the hospitality industry, about the opportunities to network and be a part of this corridor development. The partners in the corridor development include; Glacier Action and Involvement Now (GAIN), the Havre Chamber of Commerce, the High Plains Heritage Center in Great Falls, and community members throughout the region. The Fort Benton River and Plains society, the Fort Benton Community Improvement Association, the Fort Benton Chamber of Commerce, Chouteau County Extension Office and the Montana Partners Foundation are partnering in this project. MSU Extension, other regional economic development agencies and land management agencies will also be invited to become partners for the workshop and ongoing corridor development projects identified at the workshop.

Cultural tourism is gaining momentum throughout the state. MAC and Travel Montana have helped underwrite two cultural tourism workshops sponsored by the Missoula Cultural Council. Several cultural heritage partners across the state, including museums and arts venues, partnered in bringing Anderson to the Governor's Conference on tourism in 2001, where she conducted a pre-conference seminar on cultural tourism. At the Share Your Heritage National Pilot Workshop, in Missoula last March, Anderson was one of the national faculty. Folks who attended the other workshops were anxious to bring Anderson's message and model to Northcentral Montana.

In Fort Benton, host town for the workshop, the arts, culture and heritage are inseparable from the landscape, the town's historic revitalization and its hopes for the future. This inland Port on the Missouri River continues to provide a beautiful backdrop for commerce on the river -- now more in the form of recreational adventure than wilderness outpost--- as well as being the catalyst for artistic expression along the restored levee in the downtown area. Fort Benton was one of the first communities in Northcentral Montana to enlist the arts and cultural interests as partners in heritage restoration.

The workshop is both educational and celebratory --- including seminars and experiential, interactive involvement --- learning to create corridors while enjoying the tales and commemorating the songs, heritage and lifestyles of generations past and seeing Montana's contemporary artisan's wares. With the Lewis and Clark Bicentennial commemoration already

on the horizon, there will be tremendous opportunity to infuse Montana's tourism offerings with presentations that both entertain and inform about our past, present and future. There will be an opportunity for artists and artisans to share their goods in an exhibit area that provides and opportunity for cross-marketing Montana artwork and products to people from other areas of the state.

For more information on sponsoring a Cultural Heritage Corridor workshop in your area, contact:

Travel Montana  
% Victor Bjornberg  
301 S. Park  
Helena, Mt 59620  
406-841-2795

Montana Arts Council  
% Arlynn Fishbaugh  
316 North Park Ave, rm 252  
Helena, Mt 59620  
406-444-6430

\*\*\*\*\*

## ***The Media as a Business***

Most communities feel that they have a problem with the Media about getting coverage. The reality is that local media doesn't stay in business long unless they meet the needs of the public. However, the Media is not a mind reader --- if you want something covered, you have to put forth some effort to notify and inform them about what you are doing. Don't expect everything you do to be perceived as a news release.

### *Short Term Solution:*

Put together a MEDIA RELATIONS workbook for your area. This needs to be a team approach with representation from Tribal Government, County Government, Media, Economic Development and the general public.

This workbook would be the combination of policies from each group plus additions from other sources that are appropriate. Vivian Manuel (the PR person in the Department of Commerce) has put together a workbook for Commerce's staff that covers:

- [1] Overview
- [2] Contacting the Media
- [3] Calls from the Media
- [4] Types of Media
- [5] News conferences
- [6] Interviews
- [7] Ten commandments for Good Press
- [8] Press Law
- [9] Articles and samples.

Contact Randy Hanson your Regional Development Officer (RDO) to look at a copy.  
Randy can be reached at:

MDOC / RDO  
% Randy Hanson  
Box 311, 48 2<sup>nd</sup> Ave – rm. 211  
Havre, Mt 59501  
406-262-9579  
[hanson@ibic4.ibic.org](mailto:hanson@ibic4.ibic.org)

\*\*\*\*\*

## *Leadership in Business and Organizations*

Leadership means many different things depending on age and program. Hence, defining & teaching Leadership will be your first challenge.

Where to Start: Well, I'm sorry we did not have a chance to talk with any teens as I would have liked to have asked about "FFA, FHA, 4-H and Student Government". If your community of Rocky Boy has all of these --- "GREAT" if not --- I would suggest checking out getting them started as each have programs on teaching Leadership.

In the 1970's – MSU-Bozeman Extension managed a Leadership program called "KEEP" Kellogg Extension Education Project. Over 2,000 people statewide participated in this training including several from Hill county. When this program ended, a group of participants formed "MLDA" the Montana Leadership Development Association in 1977.

Those participants in KEEP from Northcentral Montana were: Henry Nagamori, Randy Hanson, Frank Pehrson, Claire Del Guerra, Helen DePuydt, Rev William Dornbos, Vera Brandel, Irene Brown, Donald Johannsen, Judy King, Gail Kline, Marty Lau, Gail Messer-Keil, Pete Pederson, Raeann Pourroy, Bob & B.F, Purdy, Madalyn J. Quinlan, Ester Ruud, Margaret Short, Marcia Staigmiller, Deanna Stryen, Barb Thares, Ernestine Vickery, Paul Withrow, Willen Jones Sr., Dean Hellinger, Dan Keil.

Individual communities have also set up Leadership training through their Chambers to address local issues. Contact the Chambers in Missoula, Great Falls and Billings to learn more about their programs.

### *Short Term and Intermediate Solutions:*

Set up a steering committee that puts together a community leadership-training program for your community that would be open to anyone within driving distance.

MLDA can be contacted at:

MLDA  
% Henry Nagamori, President  
Box 146  
Loma, Mt 59460  
406-622-5356

MLDA  
% Gloria Gregg, Executive Secretary  
250 Reid Hall, MSU-Bozeman  
Bozeman, Mt 59717

\*\*\*\*\*

## ***Business Boards***

It would be unfair in talking about Doorways into communities without talking about the Door's Hardware. What is this Hardware? It is the doorknobs and hinges or in other words --- the Organizations and their Boards.

Being either for-profit or non-profit does not matter when it comes to Boards. The Boards are responsible to members and the community as a whole. They set policy and oversee the Manager / Executive Director.

Knowledge about makeup and duties of a board are mostly learned on the job or from attending annual meetings. Over time this knowledge gets watered down. Many organizations have tried retreats and self-study to improve the situation. These organizations have even sent members to workshops outside of the area in order to improve the inner workings of the organization. I would suggest bringing this kind of training to the Community so that a larger group of local talent could gain knowledge.

The Montana Cooperative Development Center in Havre has purchased and makes available a Wisconsin University program called *The LEADing Board*. This training is broken into five modules:

### Module [1] "The Cooperative: A Special Kind of Business"

- (1) a breakdown of different kinds of Boards other than Co-ops
- (2) who members are
- (3) how board organized
- (4) articles of incorporation & bylaws
- (5) director's responsibilities and directors opportunities.

At your next Board meeting --- ask if anyone can answer any of these items for their organization.

Module [2] "What Do Directors Do?" lays out the duties and responsibilities for directors.

- (1) three basic duties of CARE, LOYALTY and OBEDIENCE

- (2) authority & accountability
- (3) linkage to members
- (4) making policy
- (5) being sure the work gets done
- (6) planning for the future.

Never heard of these? There's more.

Module [3] "The Big Picture" is about providing Leadership to the organization

- (1) the work of the board - such as speaking with one voice, results policies and boundry policies
- (2) policies to describe the boards work – such as board / management relations
- (3) policy making tool (nesting bowls system)
- (4) monitoring
- (5) when an issue arises
- (6) suggestions for implementing comprehensive board policies.

Module [4] "Directing Management for Desired Results"

- (1) separating responsibilities of board and management
- (2) sets up a unique working environment
- (3) uses policies to clarify the board's relations with management
- (4) clarifies staff relationships
- (5) establishes who controls what
- (6) sets process for making decisions
- (7) nested bowl (from general to specific policies)
- (8) checking without meddling.

Module [5] "Getting control Over the Present"

- (1) a preliminary financial checkup
- (2) directors & finances
- (3) where does the money come from?
- (4) protecting capital: a board responsibility
- (5) where does the money go?
- (6) financial planning
- (7) other financial policies
- (8) critical financial responsibilities

*Short Term Solution:*

If any of these topics caught your attention, then you need to contact the Cooperative Development Center in Havre and set up a training.

Contact: Montana Cooperative Development Center  
% Ty Duncan, Director  
Box 7751  
Havre, Mt 59501  
406-265-3771  
[mcdc@msun.edu](mailto:mcdc@msun.edu)

\*\*\*\*\*

## *Shopping Options*

Almost all rural downtowns of the United States are having economic difficulty. What can I do to change the cycle you ask?

First ask yourself if you are still doing business as you were 5 or 10 years ago?

If the answer is YES, then you need help in breaking the cycle. I would suggest several things:

- [1] Work with the Chippewa Cree Community Development Corporation to bring in speakers on Marketing and Merchandising who can coach you about minor things that make a big difference.
- [2] Attend workshops when you go to Market.
- [3] Research and Read about your industry and changes being made.
- [4] Join industry association and find a mentor.

## *Medium Term Solution:*

A sample of a Speaker / Workshop.

If the problem is not enough sales to cover expenses, then the solution must be to increase Sales. Right? But How!

If you were to bring “ JUNGLE BOB SMITH” of Jungle Marketing to Rocky Boy – you would learn about:

- Developing your Unique Selling Proposition [USP]
- Your Magic Story
- Host Beneficiary Marketing
- Back End Marketing
- Active Referral systems
- Customer Service as a Marketing function

- Writing Advertising
- The three ways to Grow Your Business.

Three ways! What are they?

# of clients X # of purchases per year X Average Sale = Gross Revenue

Consider increasing the numbers in one or more of the categories and see how that effects Gross Revenue.

Jungle BOB can be contacted at:

Jungle Marketing, Inc  
 % Robert C. Smith, President  
 916 N. Weber St  
 Colorado Springs, Co 80903  
 719-633-2913

\*\*\*\*\*

## Suggested businesses needed at Rocky Boy's

I have compiled a list of businesses that participants would like to see within the community. Preferable in a business district either on Highway 87 or in a townsite surrounded by homes. The business list with a brief comment include:

- Ethanol plant. This facility would use grains grown in the community. There has been a resurgence of interest statewide to build ethanol plants. Leading this push is the Ethanol Producers and Consumers (EPAC) organization. Shirley Ball of Nashua, Mt is the President and former Governor Tim Babcock is the organizations VP. EPAC is active in promoting Ethanol use in Montana by sponsoring numerous workshops and a yearly conference.  
 The organization can be contacted at:
 

EPAC
% Shirley Ball
So, Rt., Box 206
Nashua, Mt 59248
406-785-3722
<a href="mailto:shirley@ethanolmt.org">shirley@ethanolmt.org</a>
- Feedlot. New feedlot development is often associated with Ethanol Plant development. The Montana Department of Agriculture has five major projects under review at this time. Several have received Growth through Agriculture grants to do feasibility studies. Call Brent Poppe (Business Development Bureau Chief) at 406-444-2402 for information on starting or expanding a feedlot.

- Box Stores. I would suggest doing research on box store industry to find out about their needs before approaching any companies. Please note that most of these kinds of company's work through SITE SELECTION companies that look at demographics, population base, workforce and availability of buildings. The Havre Village Mall has struggled for years to find Box Stores to fill empty space.
- Manufacturing. Montana struggles with finding manufacturers to move to Montana. Those that are interested usually need either financing / grants or other incentives to make the move worthwhile. Over the last 4 years – I have worked with three small airplane manufacturers who each needed between \$ 3 million and \$ 6 million dollars in order for their businesses to survive for 5 years. Each would have employed between 25 to 200 people in skilled areas of welding, electronics, assemble, office management and janitorial.  
The best bet is to find out what local assets are and pick businesses that a cluster can be built around. Luanne and staff at CCCDC will be your best bet.
- Flower Shop / Greenhouse. I understand that a Landscaping business has operated at Rocky Boy for some years and this seam like a natural expansion of that business by another family member. Schools, on-the-job experience, workshops and conferences are ongoing throughout the state.
- Motel, Bed & Breakfast, Resort, RV parks. Each of these businesses has a state organization or association that one can belong to. Interested entrepreneurs should check them out and join so as to learn about how the industry works before starting their own business. These individuals should also study the needs assessments and growth plans for the community so that they know where their facility can survive and grow. Contact Tracey Jette at 406-265-9226 (the Small Business Development Center coordinator at Bear Paw Development) for help.
- Auto Repair. Due to updates every year on vehicles, it has become harder for mechanics to keep up with changes and equipment needed. I would suggest that maybe a partnership could be formed with MSU-Northern and their mechanics program that could rotate students in a repair shop that would give residents access to skilled labor and the students will be given experience that they can take to future jobs. Students should include residents that would someday run one of several shops needed in the community.
- Lending. In order to maintain a well run financial organization or a Revolving Loan Fund, I would suggest that interested individuals obtain experience from working for a lender and/or attending one of several training programs available to learn the skills needed.  
One program is taught by the National Council for Community Development. This program (NDC) trains individuals in Economic Development Finance, Housing Development Finance and Professional Development.  
(1) Economic Development Finance training included; Economic

Development Finance, Business Credit Analysis, Real Estate Finance and The Art of Deal Structuring.

- (2) Housing Development Finance includes; Home Ownership Finance, Rental Housing Development Finance and Low-Income Housing Tax Credits.
- (3) Professional Development Courses include; Revolving Loan Funds, CDBG Compliance in Operating an RLF, Business Plans & Entrepreneurs And Business Valuation & Acquisition.

For more information you can contact NDC at:

NDC Training Office  
927 Dudley road  
Engewood, Ky 41017  
859-578-4850  
[www.ndc-online.org](http://www.ndc-online.org)

\*\*\*\*\*

*These are some of the major Doorways to any community. What kind of condition are yours in?*

## **Infrastructure:**

\*\*\*\*\*

### ***Capital Improvement Plans***

Capital Improvement Plan's are necessary & Key for Governing entities to be competitive in acquiring loans & grants for major projects using State and Federal programs. The plans need to be constantly reviewed and updated, show exceptional community / resident participation and have longevity.

Equally important is any kind of plan needed to satisfy specifics of all State and Federal programs that are competitively ranked. In all cases the need may be great but unless you can document the process and results they are just words on paper.

Samples publications available from the Montana Department of Commerce:

- Montana's Annexation & Planning Statutes --- 13<sup>th</sup> addition, Sept 1999
- Montana's Subdivision & Surveying Laws & Regulations --- 18<sup>th</sup> addition, Mar 2000
- Montana's Growth Policy Resource Book --- June 2000
- Montana Capital Improvement Plans
- CDBG Guidelines
  - 2002-2003 – Public Facilities Projects
  - 2002-2003 – Housing Projects

- 2002-2003 – Economic Development Projects

- Building it Right – A public facilities construction administration manual --- Nov 2000
- County Bridge & Road Capital Improvement Planning and Financing manual --- Jan 2001
- Montana Consolidated Plan / Annual Action Plan --- April 2002 – March 2003
- Montana HOME investment Partnership Program (HOME) application guidelines
- Energy conservation & Housing Rehabilitation under the HOME program
- Income Opportunities in Special forest Products

*Short Term Solution:*

Have someone go online at [www.commerce.state.mt.us](http://www.commerce.state.mt.us) to request materials that then would be placed in the Stone Child College Library and Tribal offices. Better yet, have someone attend one of the two workshops that Commerce sponsors each year to update skills of interested individuals or communities.

\*\*\*\*\*

**Tax Increment Finance Districts**

**The Tax Increment Finance District [TIFD] idea gained a toehold in Montana in the 1980's under the guidance of Larry Gallagher who now works for HUD.**

TIFD's are used in conjunction with an Urban renewal project where improvement results in increased taxes being generated. For example, When the Grand Union Hotel in Fort Benton was purchased and remodeled – the City of Fort Benton set up a two by eight block renewal district. The \$ 1.3 million remodeling project created over \$ 12,000 of additional taxes per year. These additional taxes do not go to the general funds of the City, County or School District for a period of ten years --- instead they went into a managed fund for the District and are being used as \$ 3,000 - 0% - 3 year loans through the City for other businesses & property owners in renewal district to repair sidewalks, storefronts and some infrastructure. The managed fund becomes revolving as loans are paid back.

At the end of the ten years, Fort Benton renewal district will be dissolved and all taxes will revert back to the various general funds. However, any funds in the TIFD District will revolve for future projects.

Montana law on TIFD's is found in the code books under (1) Local Government, Section 7-12-1101 titled; “ Business Improvement Districts” (2) Section 7-12-2101 titled: “ Rural Improvement Districts”.

*Short Term Solution:*

The Rocky Boy Council could gather information on TIFD's and proceed with process whenever a major development is planned --- such as the highway 87 property being looked at for an industrial park.

For more information on Fort Benton TIFD, contact:

City of Fort Benton  
% Rick D. Morris, Mayor  
1204 Front Street, Box 8  
Fort Benton, Mt 59442

If you are interested in a workshop on TIFD's, contact:

HUD  
% Larry Gallagher, Operations Specialist  
7<sup>th</sup> West Sixth Ave  
Helena, Mt 59601  
406-447-1480  
[lawrence\\_gallagher@hud.gov](mailto:lawrence_gallagher@hud.gov)

\*\*\*\*\*

### ***Transportation***

Transportation issues continually change as the needs of the general public changes. One must first understand the problems and challenges before coming up with options to choose between. Because of this, it is common for projects to take 7 – 10 years. The Key is for the public and businesses to get involved in early stages and keep involved (show up to meetings and hearings) throughout the project.

I highly recommend interested individuals, businesses, organizations and tribal government form a steering committee to put together a - white paper – that identifies priorities [ just like a Capital Improvement Plan would ] and that through meetings or hearings is something that the community can get behind.

Example: Lewistown has been notified that BNSF Railroad is starting the abandonment process for service because of low use. However, Lewistown residents feel that losing the railroad will be a fatal blow to the community.

#### ***Intermediate Solution:***

A steering committee should contact the Montana Department of Transportation about Highway, Rail and Air travel plans for the future. At the same time you should ask for resource information such as:

- Resource information handbook
- Transportation Stakeholder survey
- 2001 and future annual reports
- Statewide Transportation Improvement Program [STIP] booklet
- Performance Programming Process brochure
- Building a Good Road takes Time / an overview of Road Design & Construction in Montana

Using this and other local information, the steering committee should take a proactive approach to developing all forms of transportation in and near Rocky Boy and Hill & Chouteau County's. Take the initiative and hold public meeting to gather input for whatever strategies you decide to pursue.

You can contact the Montana Department of Transportation at [www.mdt.state.mt.us](http://www.mdt.state.mt.us) or call the District office in Great Falls at 406-454-5880.

\*\*\*\*\*

## *Land-Use Issues*

Responding to Growth ~ Building consensus on Land-Use Issues. Montana Consensus Council, 1999.

Introduction: Montanans own a strong sense of place. Our lives are shaped by wide horizons and the natural contours of draws, ridgelines, buttes and riverbanks. Many of us earn our livelihoods directly from the land and the resources it provides. The landscape envelops our homes, our cities, and even our ambitions.

Increasingly, professionals, retirees, and others are drawn to Montana's landscape and to a way of life many find diminished outside our borders. Our economy is diversifying from a base of agriculture, timber and mining to include finance, tourism, services and high-tech industries. These changes bring about new challenges related to land use and how citizens, officials and communities respond to growth.

In some communities, planners and developers have found it difficult to propose projects, take actions, or respond to growth-related issues without sparking protest from one interest group or another. Debates over open space, subdivision growth, public access, and other land-use issues flare up repeatedly. Few are settled with much permanence, leaving landowners, developers, officials, and other citizens frustrated by the public decision-making process and its outcomes.

Faced with a storm of conflicting interests and competition for available land, people throughout Montana are increasingly interested in fair, effective, and efficient ways to resolve land-use disputes. This handbook describes such an approach, known as *Consensus Building*, and offers step-by-step guidelines for applying it to land-use issues.

A number of communities in Montana and throughout North America have used consensus-building processes to develop effective land-use policy and plans, and to resolve specific land-use disputes. The case studies in this book provide important lessons in how consensus building works, when it is appropriate, and what its limitations are.

A recent study sponsored by the Lincoln Institute of Land Policy examined 100 mediated land-use disputes around the country (including 15 in the Rocky Mountain region). Disputes covered a range of concerns, from natural resources management and comprehensive planning to environmental cleanup and development and growth. Two-thirds of these disputes were settled -- a final agreement was reached. Researchers interviewed more than 400 county and city officials, local residents, and others involved in the disputes. Preliminary results show that 299 (74 percent) of the 403 respondents were “favorable” of “very favorable” toward the mediation process. Fifty-eight percent said the mediator was “crucial” to reaching agreement. Only 4 percent said the mediator was “not important”.

This handbook was written to help people respond to land-use issues. But the concepts, strategies, and principles apply equally well to other types of issues, such as watershed management and negotiated rulemaking. For more information, please contact the Montana Consensus Council.

The Montana Consensus Council  
State Capitol  
Helena, Mt 59620-0801  
406-444-2075

*Short Term Solution:*

Someone from a joint government task force should contact Montana Consensus Council and ask for several copies of the booklet so that anyone interested can have their own copy. Local governments and private non-profit organizations are increasingly using the “Consensus Building” process.

\*\*\*\*\*

## **Public Hearing Procedures**

When communities submit applications to either State or Federal agencies one of the requirements that needs improvement is the Public Hearing Process. Not following a recognized format can and does cause projects to be ranked lower. Here is a recognized format:

## **Public Hearing Procedures**

- [1] Chairman announces opening of hearing, explains purpose of hearing, announces that the hearing will be taped / recorded and that each respondent should clearly state his or her name.

- [2] Secretary reads notice of hearing as published in local newspaper.
- [3] Chairman orders notice placed in record.
- [4] Reading of technical reports or comments pertaining to the subject or purpose of the hearing.
- [5] Reading of any letters received regarding the subject.
- [6] Chairman gives floor to those persons in attendance who wish to comment or ask questions, first to proponents of the issue then to opponents of the issue.
- [7] Chairman moderates discussion arising from comments or questions from those in attendance --- both proponents and opponents.
- [8] Chairman closes hearing.

\*\*\*\*\*

## *Sister City Program*

The State of Montana and cities across the state have entered into a number of formal and informal international relationships. Sister city / state relations are primarily diplomatic and “people to people”. The general consensus is that such relations promote a greater international understanding on the local level and that most business relations, whether they be domestic or international, are achieved through personal contacts.

The State of Montana’s official relations signed by the governor include:

- \* Kumamoto Prefecture, Japan – (1982)
- \* Taiwan Province, Republic of China on Taiwan – (1985)
- \* Guangxi Zhang Autonomous Region, People’s Republic of China - (1999)

The State of Montana’s relations formed outside of state government include:

- \* Patagonia region (Argentina/Chile) – Formed through Partners of the America’s
- \* Republic of Krgystan – Formed under NATO/Department of Defense initiative

Montana city relations include:

- |   |   |  |
|---|---|--|
| <ul style="list-style-type: none"> <li>* Turrialba, Costa Rica</li> <li>* Sharya, Russia</li> <li>* Neckargemung, Germany</li> <li>* Date City, Japan</li> <li>* Palmerston North, New Zealand</li> </ul> | <ul style="list-style-type: none"> <li>-</li> <li>-</li> <li>-</li> <li>-</li> <li>-</li> </ul> | <ul style="list-style-type: none"> <li>Bozeman</li> <li>Great Falls</li> <li>Missoula</li> <li>Missoula</li> <li>Missoula</li> </ul> |
|---|---|--|

* Naganojara, Japan	- Livingston
* Panjin, China	- Billings
* Altensteig, Germany	- Butte
* Takamori, Japan	- Kalispell
* Maple Creek, SK	- Fort Benton & Havre
* Hanna, AB	- Conrad
* Turner, AB	- Cut Bank
* Kemerouo & Krhsnyarsk, Siberia	- Billings

Each ‘‘Sister City’’ enjoys many things in common. Demographics, population base, agriculture, trade items or heritage. Because of this, each faces many of the same problems and challenges.

*Short Term Solution:*

With so many well-traveled residents living on Rocky Boy, I would suggest that an open forum be held and suggestions taken for setting up a Sister City program. Those communities outside of Montana should be similar to Rocky Boy in population, proximity to water and recreation.

For more information on setting up a ‘‘Sister City’’ program, contact:

Montana Department of Commerce  
 Trade & International Relations  
 % Mark Bisom  
 301 S. Park, Box 200501  
 Helena, Mt 59620  
 406-841-2748  
[www.commerce.state.mt.us](http://www.commerce.state.mt.us)

\*\*\*\*\*

*Is your **Foundation** strong or just under construction?*

**Poverty vs. Wealth:**

\*\*\*\*\*

***Poverty vs Wealth***

Are there any difference between Poverty and Wealth other then Income? Most people don’t think so, but a new book by Dr. Ruby Payne call ‘‘The Framework for Understanding Poverty’’ is changing minds.

So much so that - schools, family services and law enforcement - agencies all across America are rethinking how they deal with people. Basically a different set of Rules apply and are followed depending upon if you were raised in Poverty, Middle Class or in Wealth.

Before you can solve the Problem of “Poverty”, you need to read Ruby’s Book. The Great Falls school system has copies that they are studying and can help you acquire a copy or you could go to [www.ahaprocess.com](http://www.ahaprocess.com) and purchase your own copy.

Still want more?

Then you need to be aware of a project in Northcentral Montana being funded by the Northwest Area Foundation Ventures program out of Minneapolis, MN that will result in a Strategic Plan to overcome Poverty. The Strategic Plan is scheduled to be completed in September of 2003 and will outline programs and funding needs into the futures.

You can follow the process by checking out [www.montanacv.org](http://www.montanacv.org).

\*\*\*\*\*

## *Northwest Job Gap Study*

In 2001, the Northwest Area Foundation partially funded a study on Jobs in the states of; Montana, Idaho, Oregon and Washington. This study was called:

### Northwest Job Gap Study. Searching for Work that Pays, 2001

Questions researched were:

- What is a living wage?
- Are we creating enough jobs that pay a living wage?
- Which industries provide living wage job opportunities?
- Which occupations provide living wage job opportunities?
- How are different demographic groups faring in getting and keeping living wage jobs?
- In there an education gap in addition to the job gap?
- What are some policy options for closing the gap?

This study talks about conditions in the 1990’s and projects the needs forward to 2006.

The partners in putting this study together are listed in the report, which can be

obtained by contacting:

Northwest Federation of Community Organization  
1905 South Jackson Street  
Seattle, WA 98144  
206-568-5400  
[nwfco@seanet.com](mailto:nwfco@seanet.com)  
[www.seanet.com](http://www.seanet.com)

Northwest Policy Center  
University of Washington  
Evans School of Public Affairs  
Box 353060  
Seattle, WA 98195-3060  
206-543-7900  
[npcbox@u.washington.edu](mailto:npcbox@u.washington.edu)  
[www.depts.washington.edu/npc](http://www.depts.washington.edu/npc)

*Short Term Solution:*

Sense low wages and lack of jobs was brought up numerous times in listening sessions, I would suggest that copies of report be acquired and an existing committee / group study and incorporate suggestions into the community “CEDS” documents.

The Department of Commerce is committed to increasing wages for workers. The best way to do this is to raise everyone living standards by expanding current businesses which can only be done if a market can be found for their product or service. The same can be said for a community because it to is a product that needs marketing.

\*\*\*\*\*

## ***Youth***

Youth activities are always an issue in every community. The comments we heard the most was the need to build a community/youth center to keep the kids busy. However, I would suggest that therein lays an opportunity. Someone needs to run the center and offer the services needed by participants.

For those teens not interested in sports or other extracurricular activities --- maybe a challenge will work. Several things come to mind.

[1] The Extension Service in Cascade County instigated the “YEAH” program in late 1990’s. (YEAH stands for “Youth Entrepreneurial Annual Happening”) this program encouraged Junior & Senior High School students to start and operate businesses after school and sell products or services to other students, parents and the general public. All the projects have been group efforts. [Peer support]

Then in February of each year --- all the projects came together in Great Falls for 2 days at the Civic Center for a Youth Business Conference and competition between these businesses.

Each student business submits a business plan the first day for review by 3 judges. The second day --- each business has an opportunity to give a marketing presentation on the business

that is also judged. Combined scores are used to pick the winner or the prizes. The competition is keen and top winners receive CASH and prizes.

For more information, contact:

Cascade County Extension Service  
% Wendy Wedum, Extension Agent / Community Development  
1807 3<sup>rd</sup> Street NW  
Great Falls, Mt 59404  
406-454-6980

[2] In the late 1980's / early 1990's --- Sidney High School business teachers tried an entrepreneurial experiment. Together with Sharon Rau at the Chamber of Commerce, they helped individual students set up after school businesses that operated on the school campus from 3:30pm to 5pm five days a week. The student was responsible to set up business as if it was being set up in a business district. They researched need, put plan together, acquired funding, purchased supplies, purchased / leased furniture & fixtures and leased space to operate out of. The students then ran the business on a set schedule and were responsible for all expenses and kept all profits.

Two caveats (as I remember):

- (a) The School and Local businesses put up cash and managed a Revolving Loan Fund [RLF] for students to borrow from.
- (b) When student graduated, they had several options
  - 1 Sell business to another student returning the next year.
  - 2 Have a going out of business sale.
  - 3 Take business with them and open a location within the community.

Through this process, students learn about what it takes to run a business and also built self-esteem.

For more information, contact:

Sidney Area Chamber of Commerce & Agriculture  
% Sharon Rau, General Manager  
909 – South Central  
Sidney, Mt 59270  
406-482-1916

[3] Many times kids in stressed situations at home become caretakers and are looking for opportunities. One such option might be paid internships for various organizations, agencies or businesses.

[4] I understand that a relationship has already been started between the Montana Contractors Association, Schools and (RC&D's) Resource Conservation & Development Associations on exposing teens to various Construction careers. Reports indicate that teen's like operating the equipment and working with their hands. All construction industries in Montana are pacing a shortage of workers in the next 10 years as average age varies between 54 and 60 depending on the industry.

Larry Robertson – the Coordinator of the Northcentral Montana RC&D has been instrumental in forming the alliances. Contact Larry at:

Northcentral RC&D  
% Larry Robertson, coordinator  
1125 Oilfield Ave  
Shelby, Mt 59474  
406-434-9161

[5] Oh, YES! Youth Center's! The premier organization is Boys & Girls Club of America [[www.bgca.org](http://www.bgca.org)]. However, each community needs to key in on needs within their community versus providing every program.

One example is the Help committee in Havre, which has a long-standing history of getting kids to be smoke, drug and alcohol free. Within the last year, the Havre School district closed one of its Junior High Schools. Help approached them about turning it into a Youth Center. The school system bought into the idea. Robyn Morris, the Help Director and Champion of Kids, and her staff begin researching options. They got the community involved financially as well as volunteering time and resources. Within months they were open and had @ 200 teens signed up.

Robyn would be happy to visit with a group of you if you would call and set up a conference call. Contact Robyn at:

Havre Help Committee  
% Robyn Morris, Director  
500 1<sup>st</sup> Ave  
Havre, Mt 59501  
406-265-6206

\*\*\*\*\*

## ***LAW ENFORCEMENT***

The duties and skills of Law Enforcement and Legal System vary widely and are best addressed by Tribal, State and National councils or associations.

One concern that I heard many times was child support enforcement. One in which local residents would help judges with gathering information and look out for the welfare of children. A National private non-profit organization was formed in 1977 and recently a local affiliate was started in Hill County. This organization is called "CASA of Hill County, Inc" and is coordinated by Robert Peterson.

Court Appointed Special Advocates (CASA) is made up of volunteers / advocates for children. They are trained community volunteers appointed by a judge to speak for the best interest of abused and neglected children who are brought before the court.

What is the role of a CASA volunteer? As a child advocate, the CASA volunteer has three main responsibilities.

- 1 To serve as a fact-finder for the judge by thoroughly researching the background of each assigned case.
- 2 To speak for the child in the courtroom, representing the child's best interest.
- 3 To continue to act as a "watchdog" for the child during the life of the case, ensuring that it is brought to a swift and appropriate conclusion.

You can become a CASA volunteer if you are a mature, responsible adult, care about your community's children and have time to commit.

If you are interested in becoming a CASA volunteer, contact:

CASA of Hill County, Inc  
% Robert Peterson, Coordinator  
Box 670  
Havre, Mt 59501  
406-265-3094  
[robpete@ttc-cmc.net](mailto:robpete@ttc-cmc.net)

\*\*\*\*\*

No matter what group you come from, you need opportunities and a support group. Rules can and do change. Be ready and willing to change also.

*What **Window** do you want people looking into?*

***Economic Development:***

\*\*\*\*\*

## *Similarities between Baseball and Economic Development*

- [1] It's competitive: it's team vs. team, location vs. location.
- [2] If you don't understand how the game is played, you won't win.
- [3] A well-balanced team with players of all talents is a must.
- [4] Spectators and owners expect results.
- [5] No matter how much talent the players have, they cannot win without quality coaching.
- [6] Having the right equipment is vital.
- [7] Sometimes you have to pass on the batter and walk.
- [8] An error can cost the game.
- [9] Even the best teams' practice.
- [10] Beer, hotdogs, bat day, free stuff (incentives) are integral to the game.
- [11] Make more outs than hits.
- [12] At times, it requires a sacrifice.
- [13] Wins are produced by base hits, not just homeruns.
- [14] Have a plan for the season and a game plan.
- [15] If you don't play, you can't win.
- [16] It's not over until it's over.

\*\*\*\*\*

### **One Economic Development Group**

It is not unusual for more than one Economic Development group to exist within a Community or Region. The mission and goals of each may only cross occasionally. No one should expect one person or agency to be able to do it all. However, each should be aware and work with the others.

Do you recognize any on this list?

- Chambers of Commerce
- Citizens / Coalitions for Progress
- Business Improvement Districts (BID)
- Port Authority
- Local Development Corporation ( both profit and non-profit)
- Marketing Cooperative
- Regional Development Corporation (both profit and non-profit)
- Grant Consultant
- Colleges and University programs
- Utilities
- Tribal Business Committee
- City
- County
- Water and Sewer Districts
- Sirolli Institute

The Key to a successful community is where all existing groups talk to and work together. Some are one-item groups [joint effort to start a particular business by raising equity capital]. Others are general in nature. However, all fall into one of three kinds of Development.

- (1) Community Development - Infrastructure, social issues, quality of life.
- (2) Industrial Development - Retaining / Recruiting larger companies with many employees.
- (3) General Economic Development - The group that helps as resource provider and puts together CED's, Needs Assessments, Surveys in order to apply for Grants. This group also specializes in managing (RLF's) Revolving Loan Funds.

The Question each group is asked every day is: "What have you done for me today?"

*Short Term Solution:*

Get all the groups together and develop a fact sheet about themselves that each can pass out to interested individuals and businesses interested in expanding into the community.

\*\*\*\*\*

## ***Economic Development Ideas*** ***How to Get Started***

### ***Billings Market:***

An association of Wholesale Sales Reps. Meets in Billings four (4) times a year. This is the largest General Market in the U.S; Many retailers from an eight-state area attend this market. The Billings Market is only open to retail Businesses, Manufacturers and Guests of the Market. For information call Verba Valentine at 406-652-6132.

### ***Brownfields:***

Brownfields are: abandoned, idled or under-used industrial and commercial sites where expansion or redevelopment is complicated by real or perceived environmental contamination.

For information check out: [www.epa.gov/brownfields](http://www.epa.gov/brownfields)  
[www.hud.gov](http://www.hud.gov)  
[www.mtrdp.org/brownfields](http://www.mtrdp.org/brownfields)

### ***Certified Cities:***

A Montana Department of Commerce / Montana Rural Development Partners joint venture where communities that are certified are provided Business leads that come through the State of Montana. Andy Poole in the Montana Department of Commerce manages this program. Andy can be reached at 406-841-2707.

The Recruitment officer in the Governors Office of Economic Development is Quinn Ness. Quinn can be contacted at 305-444-7065.

***Financing options:***

Banks, SBA, USDA-Rural Development, Micro-Business Financing, Development Corporations, MCFC, Venture Capital, Joint Ventures and Stock options.

***Grants:***

USDA-Rural Development, Banks, foundations, Corporations, HUD-CDBG, MDOC/CTAP, Trusts, Montana Community Foundation, Montana Arts Council, US West & SBIR.

***MEDA:***

Montana Economic Development Association (MEDA) is an Association of Economic professionals from across Montana who cosponsor economic training to anyone interested in Economic Development. This organization has members from all the major Development organizations across Montana as well as Individuals from Chambers, Colleges / Universities, Corporations, State & Federal Government and Businesses. For more information contact: Gene Vuckovich at 406-563-5259.

***Resources:***

SBDC	(Small Business Development Centers)	406-841-2759
TBIC	(Tribal Business Information Centers)	Tribal College
SCORE	(Service Corps of Retired Executives)	406-441-1080
MBDC	(Micro-Business Development Centers)	406-841-2751
RDO	(Regional Development Officer)	406-841-2730
Chambers		
Libraries		
Tribal Colleges		
Universities		
Development Corporations		
Rocky Mountain Trade Corridor		
Job Service		
AFL-CIO --- Project Challenge / Work Again project		
EDA		

EPA  
HUD  
RC&D  
HRDC

***Resource Books, Etc:***

Montana Agricultural Buyers Directory  
Montana Business Directory  
Made in Montana online Directory  
Starting a Co-op  
Upstart publishing books  
Crisp publishing books  
Encyclopedia of Associations  
Small Business Sourcebook  
Thomas Registry  
INC publishing  
Entrepreneur Magazine / Start up Guides

***Training Opportunities:***

NxLevel – Business Plan writing. This is a twelve sessions training course.

Marketplace in North Cakota held the first Thursday in January. Resource directory given to each participant. Contact Marilyn Kipp at 701-633-0510.

Opportunity conference's / Government Contracting. Contact Maureen Jewell at Big Sky Economic Development Authority in Billings at 406-256-6871.

Getting down to Business Workshops sponsored by MSU-Extension.

Made in Montana Trade Show in Great Falls in March.

Northwest Economic Development Games held in State of Washington. MEDA is a sponsor and information is available through Gloria O'Rourke at 406-563-5259.

\*\*\*\*\*

***Grant Writers***

To the best of my knowledge – there in no current Regional or Statewide list of Grant “Writers / Consultants” even though many are looking for work. This will soon change as talks have begun between RC&D's, Montana Cooperative Development Center at MSU-N, MEDA

members, Montana Community Foundation Regional groups and Regional Development Officers at the Montana Department of Commerce.

A Draft fact Sheet has been developed and is being share for comments.

[ Grant Writing Consultants - Data Information ]

Contact Name	Name of Business / Organization	*
Title		*
Address		*
Phone		*
Cell Phone		*
Fax		*
E-mail		*

Area(s) of Specialty:                      Please [check ] all that apply

- Americans with Disabilities Act (ADA)
- Army Corps of Engineers
- Bureau of Indian Affairs (BIA)
- Corporations
- Department of Natural Resources & Conservation (DNRC) – Renewable resource Grants (RRG)
- Economic Development Administration (EDA)
- Education
- Environmental Protection Agency (EPA) – Brownfields
- Fish Wildlife & Parks - Local government Boating Improvement Grant Program
  - Land & Water conservation Fund
  - Off-Highway Vehicle Grants (OHV)
  - Recreational Trails Grant
- Forest Service
- Foundations
- Housing & Urban Development (HUD)
- Montana Arts Council
- Montana Board of Research & Commercialization
- Montana Community Foundation (MCF)
- Montana Department of Agriculture – Growth – Through - Agriculture
- Montana Department of Commerce - Community Development Block Grants (CDBG-ED)
  - Community Development Block Grants (CDBG-Housing)
  - Community Development Block Grants(CDBG-Infrastructure)
  - Economic Action Program Grants (EAP)
  - HOME Program
  - Special Events Grant Program (SEGP)
  - Treasure State Endowment Program (TSEP)
  - Tourism Infrastructure Investment Program (TIIP)
  - Tourism Assessment Program (CTAP)
- Montana Department of Transportation (MDT) – Community Transportation Enhancement Program (CTEP)
- Montana Economic Development Association (MEDA)
- Small Business Innovative Research (SBIR)
- Technology
- Tribal
- USDA-RD
  - Rural Business Enterprise Grants (RBEG)
  - Rural Business Opportunity Grants (RBOG)
  - Rural Economic Development Grants (RELG)
  - Rural Utilities Service (RUS)
  - Community Facility (CF)
  - Housing Preservation Grants
  - Section 515

*Short Term Solution:*

Locally you could use a version of this draft to Map the Grant Consultants in your

area. The information then can be share with all interested parties, combined with compiled information from other areas of Montana and be linked to various web pages.

You could complete this task in six months.

\*\*\*\*\*

## **Big Sky or Big Sprawl**

Growth is not just jobs and wages. It is also land-use planning. Many books are available from the Department of Commerce and have been listed elsewhere in this report. I would be lacking in duty to not tell you about other organizations working on this same issue.

On November 22, 2002 the third Big Sky or Big Sprawl conference was held in Helena. The sponsors were many and included groups from all spectrums.

The daylong conference was divided into a series of presentations and workshops, with topics including:

- (1) building partnerships to create walkable communities
- (2) how physical health connects with community design
- (3) finding our what the real estate market is for smart growth developments
- (4) preserving community character, and strengthening local economies and communities while protecting farming, ranching, wildlife and water.

For information about outcome of conference, contact: Marga Lincoln, (AERO – Alternative Energy Resource Organization) at 406-443-7272 or Tim Davis, (Montana Smart Growth Coalition) at 406-449-6086. Information about the conference and its sponsors can also be found by looking at [www.mtsmartgrowth.org](http://www.mtsmartgrowth.org).

\*\*\*\*\*

**Statewide the Economic Development arena is changing and partnerships are being formed in order to solve problems. No one entity (Federal, State or Local) has the staff or funding to do major work in every area. But together the Economic Development Framework of Montana is changing.**

*What can you do to strengthen this **Framework** in your Community?*

## **Funding:**

\*\*\*\*\*

## *Community Tourism Assessment Program*

Montana Department of Commerce / Travel Montana manages the (CTAP) Community Tourism Assessment Program and the (TIIP) Tourism Infrastructure Investment Program. Both programs work with local entities to develop their Tourism industry.

Montana's Community Tourism Assessment Program (CTAP) is an 8-month "self-help" process offered to three communities each year by Travel Montana with facilitation assistance provided by MSU Extension and UM's Institute for Tourism and Recreation Research. Local community action committees use the process and facilitation services to analyze local resident attitudes about and interest in tourism, their community's tourism potential, gaps in visitor services, and the identification of affordable projects or actions that could strengthen the role of tourism in the local economy.

Following completion of the CTAP process, the communities are eligible to apply for CTAP Grant funds to help in the development of a tourism-related infrastructure project deemed a priority by the community. The amount of funds available for the CTAP Grants is dependent on funding available from Travel Montana's "bed-tax" revenues. Below is a list of the Montana communities involved in Travel Montana's CTAP process and grant programs to date.

Communities Involved in CTAP Process to Date (5-20-02):	26
Total CTAP Grant Funds Invested to Date (5-20-02):	\$346,000
1991-1993 CTAP Pilot Project community: Choteau	\$ 15,000
1994-1995 CTAP Communities: Glendive, Lewistown, Libby	\$ 45,000
1995-1996 CTAP Communities: Bitterroot Valley/ Hamilton, Fort Belknap, Three Forks	\$ 60,000
1996-1997 CTAP Communities: Deer Lodge, Livingston, Glacier County/Blackfeet Nation, Northern Cheyenne Tribe	\$ 60,000
1997-1998 CTAP Communities: Broadus, Havre, Laurel	\$ 60,000
1998-1999 CTAP Communities: Anaconda/Deer Lodge County, Dillon, Hardin	\$ 46,000
1999-2000 CTAP Communities: Glasgow, Red Lodge, Whitehall	\$ 30,000
2000-2001 CTAP Communities: Fort Peck Reservation, Miles City, Pondera County	\$ 30,000

2001-2002 CTAP Communities: Kalispell, Malta/Phillips County,  
White Sulphur Springs \$ 30,000

*A complete accounting can be found on Travel Montana's web at:*  
[www.travelmontana.state.mt.us/ourprograms/TrsmDevelop/ctaprojectlist.htm](http://www.travelmontana.state.mt.us/ourprograms/TrsmDevelop/ctaprojectlist.htm)

### **Tourism Infrastructure Investment Program**

## ***November 22, 2002 news release.***

\$ 150,000 in Tourism "BED TAX" Grants

Contact: Victor Bjornberg Montana Department of Commerce, 406-841-2795

Helena, Mt --- November 14, 2002 – The Livingston Depot Complex, Conrad Mansion in Kalispell, Children's Museum of Montana in Great Falls, and the Phillips County Historical Society's Robinson House Project in Malta have been awarded a total of \$ 150,000 from the Department of Commerce's Tourism Infrastructure Investment Program (TIIP) "bed tax" grant funds to assist in the completion of tourism-related facility improvements. Montana Department of Commerce Director Mark Simonich approved the TIIP grant funding for the four tourism-related projects following recommendations from the Department of Commerce and the state's Tourism Advisory council.

The four TIIP grant recipients were selected from 37 applications submitted for funding to Travel Montana. "The state investment in these four tourism-related projects is part of our effort to build and strengthen Montana's communities along with the local and state economy," said Simonich in approving the TIIP grant awards. "The state investment in each of these projects leverages local and area monies to create and support jobs in the local construction and service industries as well as add to Montana's appeal as a visitor destination and a great place to live." Simonich said the successful applicants "presented projects that protect and enhance some very important historical and cultural treasures in Montana; treasures that the communities are using to attract both residents and visitors and sustain their vitality."

Since 1995, TIIP grants have provided \$1.6 million in tourism "bed tax" funds to 35 projects in 26 Montana communities. Over that period, TIIP grants have assisted in the completion of \$22 million in tourism-related projects.

TIIP grants funds are provided by the state's 4 percent tourism "bed tax" which is assessed on the lodging price of all accommodations across Montana, including campgrounds. The grants are awarded through a competitive process and require a (\$1) local match for every (\$2) provided by grant funds.

Communities receiving TIIP grants to Date (11-22-02):	26
Total projects funded to Date (11-22-02):	35
Total TIIP Grant Awards:	\$1,669,160

1995 Grant Awards:

* Lewis & Clark National Historic Trail Interpretive Center.	\$200,000
* New Phillips County Museum Facility	\$ 50,000
* Mission Center visitors facility, St Mary's Mission	\$ 50,000
* Recovery/Restoration Indian Pictographs at Pictograph Caves	\$ 20,000

1996 Grant Awards:

* Fort Peck Theater	\$ 95,000
* Montana Wildlife Rehabilitation Center & Nature Park	\$ 66,968
* Restoration of Virginia City's Hangmans Building	\$ 60,000
* Yellowstone Art Museum – Expansion & Renovation	\$ 50,000
* Chief Plenty Coups House Interior Stabilization	\$ 47,532
* Charlie Russell Chew Choo Tour Train	\$ 30,000

1997 Grant Awards:

* Seeley/Swan Historical Museum and Visitor's Center	\$ 55,000
* Peaks to Plains Museum	\$ 44,026
* Reconstruction of Historic fort Benton	\$ 38,435
* ZooMontana: Plains Habitat Display	\$ 37,000
* Old Trail Museum	\$ 24,699

1998 Grant Awards:

* High Plains West Heritage Museum and Archives	\$ 56,105
* Makoshika State Park Amphitheater Renovation	\$ 48,850
* Old Montana Prison	\$ 45,000

1999 Grant Awards:

* Rialto Community Theatre, Inc	\$ 73,677
* Blaine County Wildlife Museum	\$ 61,600
* Billings Preservation Society, Inc/Moss Mansion	\$ 24,000
* Twin Bridges Historical Association	\$ 20,361.50
* Historic Savenac Nursery Infrastructure Restoration	\$ 20,361.50

2000 Grant Awards:

* Daly Mansion Preservation Trust	\$ 50,000
* Miracle of America Museum, Inc	\$ 30,000
* World Museum of Mining	\$ 30,000
* Makoshika Group Picnic Shelters	\$ 20,000
* Wahnkpa Chu'gn Archeological Site Improvement	\$ 20,000

2001 Grant Awards:

* Northwest Montana Historical Society/Central School Museum	\$ 30,000
* Huntley Project Museum of Irrigated Agriculture	\$ 43,415
* Richland Youth Hockey, Inc	\$ 76,585

2002 Grant Awards:

* Livingston Depot Foundation Roof Repair	\$ 50,000
* Conrad Mansion Roof Replacement, Kalispell	\$ 50,000
* Children’s Museum of Montana	\$ 29,000
* Robinson House Restoration & Landscaping, Malta	\$ 21,000

*Short Term Solution:*

Contact Travel Montana at [www.travelmontana.state.mt.us](http://www.travelmontana.state.mt.us) and began CTAP process so that you will be eligible for TIIP Grants in the Future. The process will set the building blocks in motion that future generations will be able to take advantage of.

\*\*\*\*\*

## ***LocalFund***

What is LocalFund?

LocalFund is an internet-based Economic Development Tool that helps local entrepreneurs and investors get together.

- Entrepreneurs that are seeking capital.
- Investors that are seeking investment opportunities.

LocalFund helps get the two together.

Cliff Grant, LocalFund President, can be reached at:

LocalFund.com, Inc  
 % Cliff Grant, President  
 1250 15<sup>th</sup> St. West; Suite 204  
 Billings, Mt 59102  
 406-294-5050  
[cgrant@localfund.com](mailto:cgrant@localfund.com)  
[www.localfund.com](http://www.localfund.com)

\*\*\*\*\*

### **Financial Resources Interested in Montana**

Randy Hanson the Regional Development Officer for the Montana Department of Commerce in Havre has compiled a list of financial Resources Interested in Montana. The list includes: Bank Holding Companies, Leasing Companies, Utilities, Venture Capital Companies and WEB pages of other resources.

If interested, contact Randy at:

MDOC / RDO  
% Randy Hanson  
Box 311  
Havre, Mt 59501  
406-262-9579  
[hanson@ibic4.ibic.org](mailto:hanson@ibic4.ibic.org)

\*\*\*\*\*

## ***TBIC Sources & Foundation List for Grants Opportunities***

While a student working on her Masters at the University of Montana in 1997, Eleanor YellowRobe of Rocky Boy researched Foundations that have programs that have impacted Tribal Colleges or Native Americans. Eleanor then gathered all her information and published it in a booklet called TBIC SOURCES.

Eleanor said that:

This list provides information on a variety of foundations who provide grant opportunities to Native Americans, business promotion and technical assistance, community development, economic development, economically disadvantaged, human services, financial services and minorities.

The information provided in this section was researched through “National Guide to Funding Community Development” and “National Guide to Funding for the Economically Disadvantaged”. Information was limited to names of organizations, addresses and phone numbers. Please contact them directly for more information on their funding activities, specific interests and application processes & deadlines.

The TBIC SOURCES booklet was made available to all the Tribal Business Information Centers (TBIC’s) in Montana.

\*\*\*\*\*

## ***Finance Information Center***

The Montana Department of Commerce Business Resource Division has compiled and hosts on the commerce’s WEB page the Montana Finance Information Center.

The Montana Finance Center provides summary information for the most significant financing resources available from the state, federal and local institutions. The Montana Finance Information Center web-site is organized as much as possible by source and point of application. Preference for organizational purposes is given to the actual level that provides funding to businesses and local government. For example, the State of Montana Micro-Business Development Loan Program is listed under local resources because the business applicant applies locally within each of the MBDC regions, not directly to the state. The financing decision is made locally. Direct web links are provided wherever possible for direct connection to funding sources.

This site has been constructed by the Business Resources Division of the Department of Commerce to assist the businesses and communities of Montana in achieving economic prosperity keeping in mind that the vision of prosperity to be achieved must be defined by the businesses and communities that we serve.

To view the web-site, click on: [www.commerce.state.mt.us/edfinance](http://www.commerce.state.mt.us/edfinance)

\*\*\*\*\*

### **1990's Montana Public Works Money Database**

Even though the Montana Public Works Money Database was discontinued in 1999, Commerce's Regional Development Officers have copies of some of the topics that were used the most. They are:

- All purpose grants programs
- Bikeways
- Community Centers
- Convention Centers
- Day Care Centers
- Fairgrounds
- Halfway Houses
- Hospitals
- Jails
- Juvenile Detention Facilities
- Long Term Care Facilities
- Museums
- Senior Citizens Centers

Each topic is laid out by; facility, program, money source, contact, agency, address, type of assistance, eligible applicant, eligible projects, funding note, application deadline, maximum amount, other, geographic restriction, projects funded.

It is recommended that a plan be in place stating need, lead organization and business or management plan before applying from any of these sources

Contact Randy Hanson for more information at: Randy Hanson / RDO  
Montana Department of Commerce  
Box 311  
Havre, Mt 59501  
406-262-9579  
[hanson@ibic4.ibic.org](mailto:hanson@ibic4.ibic.org)

\*\*\*\*\*

## **USDA Forest Service Funding Programs**

The USDA Forest Service in Montana has 5 grant programs that they manage. Each is available through an application process. They are:

- 1 Recreation
- 2 Prevention
- 3 Utilization
- 4 Native Plant Cultivation
- 5 Equipment Rental

Sample of past grants can be obtained from the Forest Service through Margie Ewing a forester in Missoula whose address is:

Margie Ewing  
Building 24, fort Missoula  
Missoula, Mt 59804  
406-329-3848

\*\*\*\*\*

## ***Fund-Raising***

Fund-Raising is a learned process that requires planning as well as action. If you are not aware of this process then you need to go to the library or a bookstore to check out books / workbooks on Fund-Raising.

Two workbooks that I find very helpful are:

*Creative Fund-Raising – A Guide for Success.* Crisp Publishing of California.

This self-study workbook takes you through (8) sections of the Fundraising Process. They are:

- [1] What is Fund-Raising?

- [2] Grant Development
- [3] Traditional Donor Development Tactics
- [4] Creation of a Donor Development Center
- [5] Planned giving and Charitable Trusts
- [6] Soliciting for Other Types of Donations
- [7] Creating a Long Range Fund-Raising Plan
- [8] The Creative Utilization of Resources

*Team-Based Fundraising Step-By-Step --- A practical Guide to Improving Results Through Teamwork.* Jossey-Bass Publishers of San Francisco.

This self-study workbook takes you through the (4) areas of Fund-Raising using the teamwork process.

These areas are:

- \* Creating the Fundraising Team
- \* Getting the Team Ready
- \* The Team in Action
- \* Charting Your Progress as a Team

### ***Short Term Solution:***

I would suggest that a team of experienced Fundraisers put on a series of workshops to teach others how to operate a Fundraising Campaign. The two aforementioned workbooks would be very helpful but I realize that there are many books available. The point is that the information needs to get into the hands of those who will be organizing or actively doing the Fundraising.

\*\*\*\*\*

*Is your **roof** keeping you dry?*

\*\*\*\*\*

The HOUSE of Rocky Boy has aged just as any normal house does. Just the same, they need maintenance and usually when new residents move in major changes or updates are made. The foundations, structure and roof are the maintenance for the house. But the doors and windows are where the future lies and where you have the greatest opportunities.

*I hope I have challenged each of you to look at your community in a new way. It is up to you to take on the challenge and turn it into action.*

Think Regionally --- Act Locally

**Randy Hanson / RDO**

## **ROCKY BOY'S LISTENING SESSION COMMENTS**

**Social Services/TERO**

**Challenges:**

- Substance abuse
- Lack of employment
- Ditto
- Youth related activities
- Independently owned businesses not enough
- Lack of public transportation to get to jobs, health care, etc.
- Lack of incentive or motivation
- Not enough counselors for drug/alcohol abuse....youth and adults
- Need improved adult protective services
- Financing for businesses on reservation
- Housing clusters have lots to do with social problems.
- Preference should be given to non-Tribal spouses for employment
- Trained police officers
- Preference for enrolled members for employment
- More coordination for social service programs...education, housing, jobs, etc.
- Case management of social service problems...with available resources.
- Four basic needs must be met before people can be contributors to society. Less reliable on Tribal resources.
- Need training on work ethic....getting and holding a job
- Focus more on prevention instead of intervention when kids become adults
- Understaffed in terms of counselors
- Lack of funding for education....too many needs ...not enough resources
- Lack of qualified personnel in social services to handle crisis situations
- Parents expect Tribe, school, and others to take care of their kids

**Strengths:**

- Human resources...a new generation of well educated youth
- Education from pre-school to elders. Lots of programs offered
- Good family support system
- Have a large labor force
- Ditto
- Ditto
- Lot of capable people / resources that we don't take full advantage of
- Cultural...language and culture are preserved...but we are losing it
- We have the ability to help our people become self-reliant...need to be allowed to do that...which mainly means funding....for accomplishing goals.
- We have young people coming up that really are committed to our people.
- There are many people can contribute, but are not given a chance to do so
- Grants that fund education and training

**Projects:**

- Treatment center
- Ditto
- No more dysfunction
- Four year teaching degree program at Stone Child College
- Economic structure for the community,,,,independently owned businesses...and for employment.
- Do their own TANF, day care, foster care, child support enforcement.
- Recreational facility
- Need better qualified court professionals.... attorneys, judges....civil, criminal
- Construction of apartments for single individuals
- More Tribally run businesses...Tribal members or Tribes
- Tourism center.....develop attractions
- A credit union
- Flower shop-greenhouse
- Re-cycling center
- Child support enforcement by Tribe
- Senior citizens home
- Court appointed person by judge to be a child advocate, guardian
- Treatment center for gamblers, drug & alcohol abusers
- Financing for Tribal members to start businesses
- Programs to improve work ethic of Tribal members
- Apprenticeship Programs
- Radio station operated by the youth
- Higher standard of living on the reservation

## **Agricultural & Roads**

### **Challenges:**

- Land use
- Funding
- Lack of enrolled membership expertise in engineering
- Water for irrigation
- Land acquisition on and off the reservation
- Put water to proper use
- Roads are hazardous – better maintenance
- Lack of road signage
- Identification of streets and homes
- Open range challenge
- Infrastructure – to be business friendly
- Zoning
- Marketable ag products – value added

- Size of ag operation
- Not enough Equity to purchase machinery
- Lack of working equipment to maintain roads
- Can't make a living off of 160 acres
- People are stereotyping – communication problem
- Overcoming substance abuse issue
- Lack of parent involvement – teach children how to work (work ethics)
- Losing physical labor force
- Stereotyped by the community you live in by federal agencies
- Small business owners competing with federal dollars
- Funding more available on trust vs fee land
- County, state roadblocks on land acquisition
- Need capital to do long range planning
- Educated tribal members don't come back
- Status of trust / fee land

### **Strengths:**

- Self-governing tribe
- All Tribal Trust land
- Natural gas and water – unlimited use to develop ag
- Small community – news travels fast
- Natural resource – gas, timber, water
- Educated tribal members
- Ditto trust land
- Developing codes for producers to help preserve resources
- Tribal council backs agricultural
- All land is in tribal trust – helps
- Human resources – love of the earth
- Experienced heavy equipment operators
- Water and gravel available for road maintenance and construction

### **Projects:**

- Tribe should establish a feedlot
- Need to build a town
- Need federal government to partner in capital development for long term development since they can't use their land for collateral at banks for loans
- Ethanol plant
- Communicate and market codes and tax breaks to cooperation on reservation to bring more business to reservation
- Buying interest in company to manufacturer goods
- Pilot project on economic development – irrigation project, build homes,
- Bank
- Community center for recreation
- Accurate census to reflect true populations
- Major irrigation project

- More Ma & Pa stores
- Stop talking and start doing
- Plans need to keep moving forward
- Infrastructure
- More land
- Treated as a nation
- Establish bank or credit union
- Continued ag education for youth
- Enlarge dam
- Develop irrigable land
- Partnership on a irrigation project – development Box Elder Creek
- Keep our educated people here, and bring other educated people back
- Beautification of the reservation
- Bank loans for hard working individuals
- More agriculture projects applied on individual land assignments
- Blocking of land assignments for better production
- Land acquisition
- Repair/maintenance of all roads on the reservation

### **Banking & Gaming Session**

#### **Challenges:**

- Need a bank/credit union
- Ditto (six other times)
- Improve management skills
- Need industrial development
- Expand on gaming, tourism, etc.
- Accountability for financial happenings presently going on
- Branch bank established and credit union - Ditto
- Expand gaming to Class II - Ditto, Ditto
- Education for financial management - Ditto, Ditto, Ditto
- Expand casino for employment
- Keep \$\$ on reservation in area of gaming
- Judicial system
- Capital retention
- Exploration of natural resources gas and oil
- Attracting outside capital - Ditto
- Turning over the \$\$ more on the reservation
- Management skills need improving
- Creating employment and larger gaming
- Having personal finances managed better
- Need recreation ....swimming pool
- Education
- Ditto

- Unity within the Tribal Council
- Secure financial resources
- Juvenile court

**Strengths:**

- Money available from outside
- Education system -Ditto, ditto
- Traditional ways
- Employment base - Ditto
- Human resources lots of talent in all fields
- Profits from casino that go to medical area
- Having a casino here
- Leadership that can help improve things
- Overall lots of positive things have happened since self governance.
- Learning how to manage money that BIA used to
- Compact....however lots more need to be
- Access to grant funds - Ditto
- Lot of talented people
- Form of government ....staggered terms for stability
- Cultural ways...ceremonies etc.
- Lots of educated people...know the outside ways
- Geographic area to develop destination area
- Indian traditions and tribal council
- Best bingo players Machine players
- Children are strength .....need to start doing things for them
- Human resources
- Leadership
- Leaders in education....k-12 post-secondary

**Projects:**

- Swimming pool...bowling alley
- Youth activity center....parent center so parents can be with kids -Ditto
- More educated tribal members return and give back what they have learned outside
- Branch bank or credit union -Ditto
- Retail businesses in the community - Ditto
- More housing
- Build some bigger businesses that develop trade base and infrastructure of the Tribe
- Rocky Boy a destination
- Strengthen police dept
- Invest in Havre to attract \$\$ to the RB community
- Start a Pamida or Kmart to wholesale items to Ft.B and RB
- Post office at Rocky Boy
- Expand gaming and limits on prizes...move the facility -Ditto
- Carry out economic development plan....revisit and rework

- Hospital and elderly home - Ditto
- Build community center
- Complete land use plan to promote development
- Community health / recreation center/ diabetes health center for diabetics/elders
- Motel in RB
- Economic plan that is measured and measurable and embraces the problems like access to capital, real estate finance....interface between laws of tribe/state/feds. (critical)
- Political cultural people get together
- Get 8A status to promote employment
- Juvenile facility....and for adults....all ages
- Outside business or industrial development....joint ventures with corporate types
- Relocating gaming to ski area....with hotel and resort.
- Per capital payment in twenty years from RB resources
- Improve/expand cemetery....maybe move it
- Improve road systems on reservation
- Convention center, cabins, summer activities at ski resort
- Use powwows to draw tourism .....people to utilize RB hotel/convention center
- Recreational use of mountains
- Square Butte recreational center
- Golf course on reservation

## **Churches**

### **Challenges:**

- Drugs and alcohol – no jobs when they get off drugs & alcohol
- Ditto – also sense of entitlement – what industry can we bring to hire
- Leadership development – get people to take ownership of their church
- Ditto
- Land acquisition
- Losing traditional ways
- Lack of housing for growing population
- Lack of long term planning
- Lack of funding
- Don't know where to get resources
- Only turn to church is in time of need
- Need role models to talk about drug use
- Need to take more initiative with our children (spirituality, education, health)
- Community needs to come together and give hope to the children
- Dealing with drug trafficking
  - No spiritual text in native language
  - Community needs to address the hidden problems that are never talked about
  - How do we balance our language, culture and life outside of the reservation
  - Ditto on taking ownership of church
  - Qualified people leave the reservation for employment

- No industry-money goes out of community
- Lack of communication between community leaders

**Strengths:**

- All the churches seem to get along
- People encourage prayer
- Families that are together – strong ties
- Basic spirituality
- Closed community – meaning opportunity for Rocky Boy people to say we want to do it this way
- Indian culture very important to the people
- Compassionate people – want to help each other
- Various denominations on the reservations
- Educational systems, leaders that coordinate all resources and work as a team

**Projects:**

- Juvenile court
- Bring all groups together and ask what can we do as churches to combat drugs & alcohol
- Would like to see the Cree language spoken in our churches
- Would like to have a facility for drug & alcohol
- Leadership training with tribal council
- Separation of tribal council and business
- Loan and emergency assistance department so the tribal council can manage these funds better
- Exploration of natural gas and oil
- Revise 701 plan – CDC has the plan
- Establish archiving, lobbying services for Native American church
- Partner to deal with drug and alcohol problem
- Designate certain sites for cemeteries
- Bilingual program in the schools
- Gas and oil exploration
- Monthly/quarterly community council meetings
- Publish accomplishments/goals/objectives/actions of Tribe in newsletter

**Education & Youth Session**

**Challenges:**

- Roads are hard on buses
- Keep kids in school
- Early childhood education
- Funding for education is severely limited
- Parental involvement is lacking

- Parenting skills
- Improving quality of services
- Drugs and alcohol
- Improving child care programs
- Need to improve native language programs and hear Cree in homes
- Lack of tribal government support
- Need more Indian teachers
- K-12 needs are above and beyond the regular school day (learning disabilities, social and emotional) – very expensive to run after hours programs – highly dependent on grant money
- Keep kids in schools
- Scholarships for college kids
- No part time jobs to help college kids
- Overcrowded
- Need money to pave parking lot at new college buildings
- Need for more counselors
- Dropout rates (seeing as early as middle school)
- Transfers back and forth from Canada

#### **Strengths:**

- Sharing faculty with Northern
- Great new facilities for college and Headstart
- Stone Child College
- Indian control of school district
- Daycare programs
- Stability of staff at college
- Indian administration K-College
- Children have strong cultural support with elders to teach the children
- Keep providing education for the children and teach children the culture
- A lot of gifted children
- Showcase wellness programs periodically to show what is going good
- Land (beautiful area)
- Great resource with grant writers on Rocky Boy
- More educated adults on reservations than other rural communities
- Kids involved in extra curricular activities (clubs, athletics)
- RJS grantwriting

#### **Projects:**

- Revitalize language curriculum – collect archived material
- Building trade component
- Youth center
- New K-12 campus
- Center for daycare program
- 4 year college degree in education, and natural resource management

- 2 year fine arts degree
- Ditto youth center
- Adult center
- Auditorium for performing arts
- Work together to assess appropriate economic development for this rural community
- Survey or mapping of assets for self-efficiency
- Sports complex collaboration with Havre
- Collaboration for water compact w/Rocky Boy and North Central Montana funding for federal government??
- Work with parents and student to help complete high school
- More educated community members with higher ed degrees
- Providing parents support regarding students and their education
- 100% employment, drug free, graduation rate
- Keeps kids in school
- Casino at Loreda or Beaver Creek with Vegas style gaming
- Student union building at Stone Child College
- Mini-mall on reservation
- More Indian teachers and administrators for reservation schools

## **Housing Session**

### **Challenges:**

- Housing availability
- Housing stock shortage
- People move into vacant houses.....not going by waiting list
- Housing need maintenance
- Land use zoning
- More land to build homes
- No personal content insurance
- Lack of qualified fire department
- Lack of financial resources to maintain existing units and complying with new codes – can't build any new homes without dollars
- Water system is at capacity
- HIS funding no longer exists for sewer water
- Homes need to be winterized (repair/rehab)
- Policies and regs you have to follow are a challenge
- Need more cooperation, support, understanding from leadership
- No mutual help homes available any longer
- People don't pay rent – accounts receivables
- Too much red tape – need flexibility in funding
- Not enough dollars to take care of current stock of housing – 616 units – 99% single family homes – 50% are rentals
- Mindset that any housing problems should go to housing
- Education needed for current homeowners

- Next 38 years we have to build 100 homes per year
- Cluster sites cause social problems
- Waiting list of 475 families
- Maintenance department is not certified
- Comp grants are not appropriated according to what they are funded for

**Strengths:**

- Majority of housing staff is very competent
- Housing Authority is responsible for the housing stock that is here
- Purchase of land that is not trust...could be zoned and mortgaged
- Housing is affordable...cheaper than anywhere
- Lots of people don't pay rent and could
- Lot of human resources for business development, housing
- More people are being educated in professional careers that we can utilize
- Beautiful location
- Creative housing situations

**Projects:**

- Get away from cluster sites
- College student housing within walking distance from college
- Develop cluster sites where people have pride in their community - amenities
- See various services taken to Box Elder area too
- Adequate housing to accommodate needs
- Apartment complex
- Housing and tenant accountability
- Trees and lawns in villages
- See tribal programs ran like a business
- Water project needs to be completed in order to have trees and lawns
- Congress should appropriate enough dollars to get these projects done
- Need to build 30-40 homes/yr for the next 20 years to meet the need

**Retail, Business, Utilities Session**

**Challenges:**

- Getting business plans in place and having resources for start-up businesses
- Can't get loans
- Learn from past and don't repeat
- Working capital – seed money
- No Laundromat
- Finding employees – turnover is high – compete with high paying government jobs
- Can't compete with prices with Havre
- Cost of delivery is high
- Volume – no buying power

- Need more people to take the risk to start businesses
- Ditto seed capital
- Ditto securing a loan
- No accountability
- Availability of land and access to infrastructure (expensive)
- Utilities are not owned by the tribe
- Land is in trust status – can't use as collateral

**Strengths:**

- Best beadwork in the country
- Land base
- Opportunity to continue higher education
- Human resources
- Ditto
- Timber and water
- Ditto human resources
- Technology
- Opportunity for anyone to start a business – business friendly environment
- Population is growing so will have more people for small business support

**Projects:**

- Help market crafts
- Laundramat
- Need bank
- Need insurance agency
- Teach a trade to students
- Shopping mall – strip mall – help tourism
- Start working on infrastructure – streets, townsite, retail businesses – currently no center of commerce
- Market and sell arts and crafts'
- Golf course
- Develop roads
- Expand cemetery
- Develop UCC – more business friendly
- Need a large monument designating landmark that travelers could see that are coming from east and west ie bearpaw, tipi,
- Start business for tourism at top of square butte
- Visitors center on highway
- Networking and mentoring programs – more access to SCORE program for small businesses

## **Rocky Boy Cultural & Elders/Seniors**

### **Challenges:**

- Drug and alcohol use
- Ditto drug and alcohol
- Things to benefit youth
- Unemployment
- No income to take care of houses
- Lack of leadership
- Retain culture
- Ditto retaining culture
- Don't lose identity
- Lack of respect in our children
- Young people don't know where they belong
- Ditto retaining culture – old needs to teach young
- Ditto unemployment
- Need money (grants)
- Employment to bring educated people back to the reservation
- Not many Seniors utilize center
- There are lots of homebound elders
- Need more things for Seniors to do at the center
- Health providers don't outreach to the community
- Elders/Seniors don't have access to good transportation

### **Strengths:**

- Invite industry to do business on reservation
- Timber (natural resources)
- Elders and our children – close gap
- Patience and faith
- Good sense of humor despite hardships
- Children
- Education facilities (elementary, high school, community college)
- Prayers
- Indian ceremony's
- Cooperation
- People come together to accomplish things like schools, headstart, college
- Educated people to rely on
- Many positive changes to community
- Tribal Council set aside funding for Seniors heating bills
- Social/mental aspect of Seniors is good
- Use of the American Indian Relief Council for help
- Excellent staff at Senior center

- Rocky Boy has best dancers, drummers, singers, beaders, drum makers, etc.

**Projects:**

- Culturally leader institute
- More employment
- Youth will be mature and will develop projects
- Industry to bring employment
- Economic development should be pursued
- Education for the young people - make a better living
- Vehicles that provide service to Seniors are in need of repair
- Develop ways to get Seniors to use the center more often
- Utilize the Green Thumb program because it is a good program
- Need an outreach/call center at the Senior center
- Use meal distribution for news/information distribution
- Need assisted living center for Seniors
- Build a community center and include Seniors
- Reorganize Tribal budget to stop duplication of services and provide more service

**Rocky Boy Health Board**

**Challenges:**

- Waste water services
- Limited funding for health
- Unemployment
- Drugs and gambling
- Ditto
- Ditto
- Lack of water
- Lack of communication between departments coordination
- Ditto
- Ditto
- Ditto
- Facilities too small for population
- Lack of recreation
- Ditto
- Lack of respect for elders and others in general
- Elders are not utilized to guide the community
- Communication on reservation is not there

- Lack of housing
- Land for housing and building
- Loss of language
- High diabetes issue needs to be addressed
- Lack of water
- Can't find dollars to build community centers

**Strengths:**

- Culture people that speak language and practice ways
- Language preservation
- Human resources
- People are willing to help each other
- Ditto on human resources
- Many people recognized as leaders, intelligent
- Have received a lot of money for water resources
- Good natural resources to build on, (gas, mineral, land, natural)
- Ditto on human resources
- Peoples caring and compassion for one another
- People believe in god
- Beautiful surroundings
- Have the largest number of veterans per population adds to community
- Ditto on beauty

**Projects:**

- In house drug and alcohol treatment center
- Business development
- Ditto on business development – gambling
- Rebuild road from high school to reservation boundary going east
- More youth facilities
- Tourism center
- RV park
- Rodeo arena
- Swimming pool
- Transportation system
- New health care facility
- Fitness center
- Ditto health center
- Drug and alcohol free community
- More homes for elders
- More land base
- Senior retirement home
- Day care center
- Take better care of cemetery more respectfully
- Centralized waste water treatment center
- Ditto cemetery

- Community clean-up
- Radio TV station
- Ditto retirement home on reservation
- Recreation for youth and all people
- Develop natural resources
- Manufacturing center
- Ditto recreation for youth (pool tables, foose ball, video games)
- Community fitness center (swimming pool)
- Ditto small business development – keep money on reservation
- See how we have improved our health issues
- Youth practice Indian warriors – running, walking, hunting, traditional games

### **Rocky Boy Law & Order**

#### **Challenges:**

- Training police officers
- Drugs, alcohol, gaming
- Crimes are not properly investigated
- Drug problems are escalating
- Lack of employment leads to crime
- Ditto drugs, lack of employment
- Need youth holding facility
- Expanded facility
- Better chemical dependency aid
- Gambling
- Back stabbing
- Ditto lack of employment
- Need an obstacle course to keep officers in shape
- Recreation for youth
- Need a good appellate court
- Need police commission to monitor activities
- Need adequate staff for judicial system to help follow up compliance
- Ditto
- Ditto
- Favoritism
- Political
- Takes too much time to get case to federal court system – not improving – getting worse
- Drug sellers becoming informants makes it hard to catch the big sellers
- When employers make referrals to drug program comes back as not having a problem which boils down to not having the dollars
- Lack of proper law and order
- No follow through on criminal complaints
- Lot of juvenile vandalism, curfew violations, truancy, and nobody accepts responsibility.

**Strengths:**

- Community college leads to higher education for young people
- Good schools, churches
- Alternative School
- Compacted judicial systems which is an opportunity to have 1<sup>st</sup> class system
- Having elders
- Headstart program
- Drug task force
- Law enforcement program building good relationships with state and federal law enforcement programs
- Ditto
- Ditto
- Roads tear up vehicles
- Inadequate number of officers – not enough funding to hire more officers

**Projects:**

- Need a neighborhood watch
- More activities for youth and elders
- Good appellate court system
- Ditto
- See respect for law enforcement – better communication between community and law enforcement
- Ditto
- Need a new law and enforcement building
- Separation of powers thru constitutional revision
- Have a facility for youth
- Multi-purpose recreational facility for youth and adults
- Ditto
- More youth counseling and adequate youth detention center
- Prepare for larger population
- Treatment facility
- Prioritize clinic visits to Chippewa Cree enrolled members
- Establish training programs on the long-range effects of drug use
- Some type of corporate enticement for employment...employ our own members
- Health insurance so people can see doctors or dentists in Havre

**Public Relations, Special Projects, Enrollment****Challenges:**

- Fear of retribution, retaliation, job security, amount of money going into travel, are we reaping what is sown?
- Better communication, from tribal council to general public, who do we go to with our problems.
- Law and order, lack of communication, coordination, more public input, Federal Agents, lack of communication with,
- ex. our law officers and off reservation officer,

- Ditto I & o, jurisdiction of live stock, \$25 surcharge on Electric-unfair tax from Hill County Electric, we have the ability to vote, we need open council meetings,
- violating civil rights, un educated, old, retired, selective persecution, comparison of selective persecution, need to find a way to outlast and teach them better values. Scrap state gasoline and cigarette taxes.
- Ditto I & O, pass, stand still of WAPA project, more involvement in other entities,
- Corporate charter, tribal constitution, more accessible to the public, tribal constitution, revisit and consider some revision. Lending institutions need to be more flexible.
- Micromanagement,
- Communication problems w/sub-committee, no meetings, we never have a quorum
- Lack of communication, Radio Station, freedom of speech,

### **Strengths:**

- Development, a lot of good programs out there, school system, K-College,
- Have a lot of culture left
- A lot of expertise, just need to utilize it, Respect for our elders, we appreciate what little we have, Self-governance, we control our own destiny,
- Real courageous tribe, such as self-governance, sense of responsibility, isolation that is beneficial,
- Ditto
- Family support

### **Projects:**

- Tribal license plates
- Community newspaper,
- Technology booster from Harlem Indian radio station
- Radio Station on reservation
- Public Payphone,
- Distributor of cell phones
- Private mailboxes like Mailboxes Etc.
- Decent gaming compact, where the state doesn't dictate to Tribe
- Big casino, accessible to everyone.
- Smaller new hospital, expand services
- Like to see people become more self-sufficient
- Better way to retain our cultural values
- The community to get more involved
- Have our tribe work closely with other tribes, sharing ideas, to rely on each other,
- Huge sports complex,
- Collaboration with neighboring communities
- Upgrade our law and order, tribal constitution
- Develop a system where we can use our resources for loan programs for education
- Upgrade the ambassadorship with the government.
- Tribe should revisit compacts
- Improvement in Tribal members as parents
- Conduct an accurate census.
- New bingo hall
- Better treatment of our senior citizens, ie fuel program, propane
- MOA with Havre Daily News for weekly edition dealing with Rocky Boy Community
- Jurisdiction clarification for Mt. Dept of Livestock

- Expand the purpose and scope of the CCT Enrollment Office
- Open the Tribal Bureau of Vital Statistics - re: enrollment, births, deaths, marriages, Dissolution of marriages, Titles and Records, Tribal license plates, voter registration
- Make our children more aware of our traditions
- Bulleting board or billboard stating meeting times for Tribe and programs
- Program reporting should be mandatory of Program Directors
- Councilmen should be required to report on meetings, travel, etc.